

Payment/Registration Agreement between student and Northwestern Michigan College (NMC), Traverse City, Michigan

In order to register for [SEMESTER] classes, you must agree to the following statement:

"I have read the terms of enrollment in the NMC Catalog <https://www.nmc.edu/programs/catalog-schedules/index.html> and understand my obligations as a result of this and all future transactions for this semester. By registering for this semester, I agree that:

- I understand that I am responsible for all charges on my student account in exchange for educational services provided by NMC.
- I understand that it is MY RESPONSIBILITY to officially drop any classes which I do not plan to attend by the 100% refund date listed on my student schedule. I will be responsible for the full charges if I drop after this date.
- I understand that dropping or non-attendance of classes may cause a reduction in financial aid and result in a balance that I owe to NMC.
- I understand that if I default on my obligation to NMC, then my account(s)/loan(s) may be placed with a collection agency and that I am responsible for the reasonable collection agency fees in an amount not to exceed 33.33% of my outstanding obligation to the school. In addition, I may be responsible for the cost of litigation.
- I understand that if an automated payment or check payment made on my behalf is returned to the college for non-sufficient funds (NSF) my student account may be charged up to a \$35.00 NSF fee and the account may be forwarded to PayTek Systems, Inc. or another third party collection agency.
- I understand that it is my responsibility to monitor the status of my account balance, financial aid, and enrollment status through NMC Self-Service.
- I understand that it is my responsibility to keep my contact information current.
- I understand that most NMC communications will be provided through my NMC Self-Service and NMC email account (and will not be mailed as hard copy), including but not limited to: billing, financial aid notifications, and the 1098-T tax form. It is my responsibility to check this email account before, during, and for a while after my period of enrollment to NMC .
- I hereby agree, authorize, and consent to the following: NMC and its representatives, agents, and contractors, including but not limited to Merchants Association (formerly Core Recovery Bureau), PayTek Systems, and Merchants and Medical Credit Corporation, may contact or communicate with me regarding my NMC account(s)/loan(s) using automatic dialing systems and/or artificial or pre-recorded voice, email, or text messages directed to my current or future telephone numbers in the NMC Banner student record as provided by me, including but not limited to numbers for land-line, residential telephone, cellular, wireless, pager, specialized radio mobile, radio common carrier, VOIP, or other similar communication services for which I am charged for the call or communication. I agree that such charges remain my sole responsibility to pay. My agreement, authorization, and consent described herein includes permitting NMC to contact me in this manner for notification, reminder, and collection purposes related to my academic record and account(s)/loan(s). Furthermore, I understand that I may opt-out or withdraw my consent to call my cellular phone by submitting my request in writing to Student Financial Services (sfs@nmc.edu) or in writing to the applicable contractor or agent contacting me on behalf of Northwestern Michigan College.
- If I elect to participate in NMC's payment deferment plans, there will be additional agreement for the deferment.