

Student Financial Responsibility Agreement

All **SPOKANE FALLS COMMUNITY COLLEGE** students are bound by the Student Financial Responsibility Agreement (SFRA) upon course registration. The Agreement outlines the financial terms and conditions associated with your registration. By registering for classes, you assume financial responsibility and agree to the terms of this Agreement.

If you have questions or would like more information about the **SPOKANE FALLS COMMUNITY COLLEGE** Student Financial Responsibility Agreement, please contact the Cashier's Office or email the Cashier's Office at SFCC.CashiersOffice@sfcc.spokane.edu

PAYMENT OF FEES/PROMISE TO PAY

I understand that by signing up for classes at **SPOKANE FALLS COMMUNITY COLLEGE**, I am responsible for paying all tuition, fees, charges, and other costs related to my education. I agree to pay all these charges by the due date(s).

I understand that my classes may be taught in different formats like in-person, online, or a mix of both, and that the teaching method could change due to special circumstances. Regardless of the format, I agree to pay all my bills to **SPOKANE FALLS COMMUNITY COLLEGE** by the due date(s).

If I don't pay my bills by the due date, or if I owe money because of extra financial aid that I received, I understand that this debt is a student debt. Student debts must be paid and are not dischargeable in bankruptcy, unless a bankruptcy court finds that payment imposes an undue hardship. This debt includes any late fees, interest, and collection costs, as explained below in Section 2, "Delinquent Account/Collection."

I also understand that if a payment to my account is returned by the bank for any reason, I will still owe the original amount, plus a fee of CTC RETURNED CHECK AMOUNT \$, along with any interest and late fees.

DELINQUENT ACCOUNT/COLLECTION

Registration Hold

If I don't pay my tuition, fees, housing fees and costs, or return extra financial aid when I'm supposed to, **SPOKANE FALLS COMMUNITY COLLEGE** may put a hold on my account. This means I won't be able to sign up for more classes until I pay all past due balances or make a payment plan with the college.

Note that under RCW 28B.10.293 the institution is required to "disclose to students through a secure portal or email and the class registration process the following at the start of each academic term: (a) the amount of debt, if any, owed by the student to the institution; (b) information on payment of the debt, including who to contact to set up a payment plan; and (c) any consequences that will result from the nonpayment of the debt."

Late Payment Charge

If I don't pay what I owe by the due date, **SPOKANE FALLS COMMUNITY COLLEGE** will charge me 1% interest on the unpaid amount each month, plus any other late fees. You can check WA State policy on late fees via RCW 43.17.240. These amounts will be added to my total outstanding balance.

Collection Costs and Fees

If I don't pay my balance or arrange for and adhere to a payment plan, **SPOKANE FALLS COMMUNITY COLLEGE** may send my debt to a collection agency. I understand that I will be

responsible for the full debt, including interest, late fees, penalties, collection costs and fees including reasonable collection agency fees, attorney fees, court costs and fees, and any other fees allowed by law. Collection fees and/or court costs will not exceed 30% for the first collection effort, and will not exceed 40% for any additional collection effort.

COMMUNICATION

Billing Methods

SPOKANE FALLS COMMUNITY COLLEGE will send my billing information through ctcLink and/or via email. I know that I am responsible for checking my ctcLink account and emails regularly. If I don't check my bills, I still have the responsibility to ensure that all charges on my account are paid by the due date(s). Also, if there are any mistakes in the billing process, I still need to pay the correct amount owed.

Contact Information

I allow **SPOKANE FALLS COMMUNITY COLLEGE** and its representatives to contact me about my unpaid bills using the phone numbers, mailing addresses, or email addresses I've provided. They can use automated calls or dialing systems, pre-recorded messages, text messages, or personal calls and emails. I am responsible for updating **SPOKANE FALLS COMMUNITY COLLEGE** if my contact information changes and, while I'm a student, I will do this through the ctcLink portal. When I am no longer a student, I am responsible for keeping College records up to date with my current mailing address and contact information.

TERM OF AGREEMENT

This agreement shall remain in effect for a period of one (1) year, beginning with the start of the Summer academic term and continuing through the end of the following Spring academic term.

GOVERNING LAW / JURISDICTION

This agreement is the complete agreement between me and SPOKANE FALLS COMMUNITY COLLEGE regarding the payment of any financial obligations that I owe to the College. It is governed by the laws of Washington State. Any legal disputes related to this agreement will be handled in the courts of Spokane, Washington, and I agree to the authority of those courts.

I have read and understand this agreement. By signing this agreement, I accept all its terms.

- ☐ I understand and agree that by marking the box to the left when submitting the form in Paper Format, I am confirming my intent to register for the selected course/program, and this constitutes Acceptance of the above agreement.

Student Printed Name [First Middle Last]:

Student ID Number:

Student Date of Birth [Month Day, Year]

Student Signature:

Date: