## Laramie County Community College Statement of Financial Responsibility

By registering for classes at Laramie County Community College (LCCC) the student agrees to pay all tuition, fees and other charges incurred, including but not limited to housing, meal plans, bookstore charges and fines ("Charges"). These charges shall be added to the student account and are considered a loan for educational benefit.

By processing a course registration, the student further acknowledges they have read and agree to the following terms and conditions:

**College Policies:** All students are responsible for reviewing, understanding, and abiding by LCCC policies, procedures, requirements, and deadlines as described in all official LCCC publications. The publications include, but are not limited to, LCCC policies and procedures, College catalog and schedules, student handbook, and academic calendars. Publications, policies and deadlines can be found on the LCCC website at www.lccc.wy.edu.

**Official Form of Communication:** The LCCC assigned student email account is the official means of communication for LCCC. All material sent by email to the college email address will be deemed received. It is the responsibility of the student to review emails and the LCCC student account summary regularly.

In addition, the student agrees to allow LCCC, its affiliates, agents, and service providers to use written, electronic, or verbal means to contact the student as the law allows regarding their obligation to repay their debt to LCCC. The student may be contacted by manual calling methods, prerecorded or artificial voice messages, automated telephone dialing systems, emails, and/or text messages at any telephone number or email address associated with the student account, currently or in the future, including wireless telephone numbers. The student understands that others may be able to review the messages and/or emails related to their debts sent to or from LCCC, including their contents, which may include information about the debt and its status. The student further authorizes telephone calls to be recorded for assurance of quality, and/or other reasons.

**Payment of Fees:** All tuition, fees, charges and college expenses are due prior to the beginning of each academic term and are the student's responsibility to pay. The specific payment due dates are listed in the academic calendar for each semester.

**Payment Plan:** Students may enroll in an optional monthly payment plan for a nominal enrollment fee. Students enrolled in the payment plan will be billed monthly by the payment plan provider. Full payment of the amount billed by the payment plan provider does not necessarily mean that that the student's LCCC account is paid in full. Students must review their LCCC account statements to ensure the budgeted payment plan payments are sufficient to cover their balances with the College.

**Financial Aid:** Financial aid (grants, scholarships, loans) that has been approved but has not yet paid to the student account is considered to be pending. Pending aid is deducted from the current term balance in the Pending Financial Aid Details section of the student account statement. Any remaining balance will be billed to the student.

In the event that financial aid is reduced or cancelled, or in the event that the student has not met the specified requirements for receiving such aid, the student will become responsible for the full balance of outstanding charges.

**Refunds:** Refunds will be processed for students with credit balances on their accounts. Changes that occur to accounts after refunds are processed may result in balances due to the College.

Withdrawal: If the student does not wish to attend, or if proper financial arrangements cannot be made, it is the responsibility of the student to withdraw all courses. The student understands that withdrawing from a class after the 100% tuition refund period will cause a balance on the student account. This balance must be paid in full upon withdrawal. If the withdrawal from a class or classes causes a portion or all of the financial aid to be returned to the source from which it originated (i.e. federal government, lender or other) the student will be charged for the returned funds and is responsible for immediately paying the balance in full. Failure to withdraw from classes in a timely manner or non-attendance does not relieve student from financial responsibility of student account balance.

**Drop for Non-payment:** Students are responsible for withdrawing from courses using College approved methods. However, the College reserves the right to administratively drop students who do not pay their student account balance in full or obtain financial arrangements (financial aid, 3rd party agreement, payment plan) by advertised payment due date. Drop dates are listed in the academic calendar each semester.

**Financial Hold:** The College reserves the right to place a hold on student account and withhold future services (registration, transcript request, diploma, etc.) to students who have any outstanding balances with the College.

Student receiving benefits from the Department of Veteran's Affairs: LCCC complies with the requirement of 38 USC 3679(e) which states that any Chapter 33 (Post 9/11) or Chapter 31 (Vocational Rehabilitation) veteran must have protections in place regarding their enrollment pending any delayed VA payment to your institution. In short, no school can either prevent a covered individual (anyone using one of these programs) from enrollment or penalize them while pending payment from VA for certified tuition and fees; otherwise, disapproval action by the State Approving Agency is required. However, a hold can be placed for portions due from the student directly for non-VA covered charges.

**Debt Collection:** The College will pursue all collection efforts and practices in collecting any unpaid balance. These practices include placing phone calls, mailing/emailing statements and collection letters, referring the account to a collection agency and having the debt reported on student's credit bureau reports, and referring balance to an attorney to pursue the balance via litigation. If your account balance is referred to an outside collection agency the student account may be assessed additional fees up to 35% of student account balance. These fees are associated with the collection of the debt including but not limited to collection agency fees, reasonable attorney's fees, court costs and all other charges allowed by law.

**Bankruptcy:** Educational and related fees are generally non-dischargeable in bankruptcy and will survive after the bankruptcy has closed. Except in certain limited situations, this means that a student will still owe the debt to the College after the bankruptcy.