

## University of Wisconsin Milwaukee Terms and Conditions Agreement

Print Name \_\_\_\_\_  
Last First MI

UWM ID # \_\_\_\_\_

I understand that when I register for any class at UW-Milwaukee or receive any service from UW-Milwaukee, 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, even if course modality (online, remote, hybrid, in-person) changes or circumstances result in modification, termination, or suspension of some 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 UW-Milwaukee 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.

UW-Milwaukee will provide me access to the Student Center via PAWS (Panther Access to Web Services) which I will be able to enroll for classes, access my grades and schedule classes, view billing information and amounts owed, due dates for such amounts, as well as any financial aid I may be entitled to receive. I agree to keep my contact information up to date in PAWS including email address, phone number and physical address.

By enrolling for classes at UW-Milwaukee:

1. I promise to pay all assessed tuition and fees as a result of this enrollment, **unless I cancel prior to the first day of the term.**
2. If I do not cancel my classes before the beginning of the term, I understand that I will be held responsible for paying all or some portion of tuition and fees based on my date of cancellation.
3. I also promise to pay any additional charges I incur including but not limited to charges for room, board, parking, citations, class materials, and other departmental or college charges.
4. I agree to reimburse the University the fees of any collection agency, which may be based on a percentage of the debt (maximum of 33%), and all costs and expenses, including reasonable attorney's fees, the University incurs in their collection efforts.
5. I understand that if my account goes to collections, I am subject to credit bureau reporting.
6. **Financial Aid:** I authorize UW-Milwaukee to apply my financial aid to any charges assessed to my student account such as service fees, fines, and any other education related charges, which may include past due charges up to \$200 from a prior academic year. I understand that any federal financial aid (e.g. Federal Pell Grant, Supplemental Educational Opportunity Grant (SEOG), TEACH Grant, Federal Direct Loans, Health Professions Pharmacy Loan (HPPL), Health Professions Primary Care Loan (PCL), and Nursing Student Loan (NSL)), state financial aid, and most institutional financial aid (e.g. departmental scholarships/grants/prizes and other awards) I receive, except for Federal Work-Study earnings, will first be applied to any outstanding balance on my student account.

7. I understand regardless of my eligibility for financial aid or any other third-party payment, I am personally responsible for the full amount assessed to me as a result of my enrollment and attendance at UW-Milwaukee.

Enrollment Hold: I understand that UW-Milwaukee will place a Financial Hold on my student account if I fail to pay in full by the due date. I understand that this Financial Hold may prevent enrollment activity such as adding and dropping classes.

Late Payment Charge: I understand that UW-Milwaukee will assess the following charges and penalties to my student account at the University if I fail to pay in full by the due date all charges assessed to my student account:

1. Late Payment Charge of \$50 for non-payment
2. Finance Charge of 1% monthly on unpaid balance

Payment Plan: I understand for Fall or Spring Semesters, I have the option to enroll in a payment plan. The details of such plan are outlined below in the section Extension of Credit/Payment Plan.

Collection Costs: I understand that UW-Milwaukee may refer my past due student account at the University for collection and authorize legal action against me for the collection of this debt. I agree to pay all costs of collection incurred by UW-Milwaukee including but not limited to collection agency fees, credit bureau fees, legal filing fees, service of process fees, publication fees, witness fees, reasonable attorney fees and recording fees. I also understand that UW-Milwaukee may certify my past due balance to the Wisconsin Department of Revenue and make a claim for the total due against refunds, overpayments, lottery payments, or other assets available to the Department in its collection efforts.

Contact and Release of Information: I understand and agree that UW-Milwaukee uses my official University email address as an official method of communication with me, and that therefore I am responsible for reading the emails I receive from UW-Milwaukee on a timely basis. I agree to inform the university of any change in my name, address, telephone number, or social security number in a timely manner. I acknowledge that I am being notified of and give my consent, as may be required by law, to allow UW-Milwaukee at its option to report credit information pertaining to myself to credit bureaus and other non-campus third parties and also release my social security number to these non-campus third parties in the conduct of the university's credit granting and collection activities. I authorize UW-Milwaukee 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 UW-Milwaukee, or to receive general information from UW-Milwaukee. I authorize UW-Milwaukee 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.

Waiver of Notices, etc.: I expressly and severally waive demand of payment, presentment for payment, notice of dishonor, notice of non-payment, and all other notices except those required by law, and further agree that this agreement is controlled by the holding in Board of Regents of the UW System vs. Mussallem, 94 Wis. 2d 65 (1980). I also authorize UW-Milwaukee, without notice to me, to renew and/or extend this agreement, accept partial payment thereon, or settle or compromise the amount owed.

Extension of Credit/Payment Plan:

In consideration of the extension of credit to me, from time to time, by the Board of Regents of the University of Wisconsin System on behalf of UW-Milwaukee, I hereby acknowledge that I may choose to pay my account balance in installments, as detailed below:

1. Payment Plans are only available for the fall and spring terms (as well as Flex subscription periods). Charges incurred on my student account for each term may be placed on the Payment Plan;
2. To qualify for the Payment Plan for a given term, I must pay an enrollment fee of \$40.00 and make a minimum down payment of that term's charges no later than the relevant Term Due Date;
3. The Payment Plan for any given term consists of a plan that spreads out the owed balance into equal installments, more details can be found at <https://uwm.edu/finances/finances/billing-and-payment/> under UWM Payment Plan
4. If additional charges are added to the account after the initial installment, they can be spread evenly over the remaining installments.
5. If additional Financial Aid is applied to an account on a payment plan, the amounts can be reduced evenly over the remaining installments.
6. Any amounts due and unpaid by any installment due date will accrue a \$50 late fee. Amounts placed on the installment plan will not accrue the late fee unless and until an installment payment is late or missed; and
7. UW-Milwaukee has the right to deny participation in any Payment Plan for any terms without further notice.

*If for any reason any of the charges incurred on my account are Written Off, I understand that the University will no longer grant me credit and that I will either need to prepay for any classes that I would like to enroll in or have enough anticipated financial aid to cover the total cost of attendance.*

By signing below, I agree that I have read and understand the terms of this Agreement, agree that I will be bound by the terms and conditions contained herein, and certify that the information contained in Section 15 is true, complete and correct.

---

E-Signature of Applicant/Debtor	Date	Phone Number
---------------------------------	------	--------------

ANY HOLDER OF THIS CONTRACT IS SUBJECT TO ALL THE CLAIMS AND DEFENSES, WHICH THE DEBTOR COULD ASSERT AGAINST THE BOARD OF REGENTS OF THE UNIVERSITY OF WISCONSIN SYSTEM, OR OBTAINED PURSUANT HERETO. ANY RECOVERY BY THE DEBTOR INVOLVING THIS AGREEMENT SHALL NOT IN ANY EVENT EXCEED THE AMOUNTS PAID BY THE DEBTOR HEREUNDER.