

EDEN THEOLOGICAL SEMINARY

STUDENT PAYMENT AGREEMENT

Semester: Fall/J-Term Spring/Summer Degree Program: MAPS MDiv MTS DMin

First Name: _____ MI: _____ Last Name: _____

Address: _____ City: _____ State: _____

Phone: _____ Email address: _____

Cost of attendance for term:

Tuition	\$ _____	(+) (Line 1)
Meal Plan	\$ _____	(+) (Line 2)
Fees	\$ _____	(+) (Line 3)
Subtotal	\$ _____	Line 4 (Add lines 1-3)

Deduct your confirmed aid:

<input type="checkbox"/> Scholarships <i>(Did you complete your FAFSA?)</i>	\$ _____	(+) (Line 5)
<input type="checkbox"/> Grants <i>(Please provide documentation.)</i>	\$ _____	(+) (Line 6)
<input type="checkbox"/> Student Loans <i>(VFAO interview complete?)</i>	\$ _____	(+) (Line 7)
Subtotal	\$ _____	Line 8 (Add lines 5-7)

Remaining balance or overage? \$ _____ (Subtract Line 4 from 8)

The request for a payment agreement must be received no later than the **first day of class with the first payment installment.**

I will pay the remaining balance...

- In one payment.
- In four (4) monthly payments. Divide balance by (4) equal payments.

Payments	Amount of Payment	Fall Due Dates	Spring Due Dates
Payment #1	\$ _____	First day of Fall classes	First day of Spring class
Payment #2	\$ _____	October 1	March 1
Payment #3	\$ _____	November 1	April 1
Payment #4	\$ _____	December 1	May 1

Important Dates and Information to Remember:

- First day of classes: Payment in full or signed payment agreement with first installment are due.
- Drop date: September 16, 2019 (Fall) / February 21, 2020 (Spring)
- All accounts must be paid-in-full to register for the following semester.

SIGNATURE

By signing you agree that you have read the Student Handbook Updates attached and also found at [2019-2020 Eden Student Handbook](#) and will abide by it.

Please complete page one of this **Student Payment Agreement** form in its entirety, then sign below where indicated.

Student Signature: _____ Date: _____

Sign and return to Amy Gassel in the Admissions Office.

*****Student Handbook Updates*****

PAYMENT OF FEES/PROMISE TO PAY

I understand that when I register for any class at EDEN (to be referred to as EDEN) or receive any service from EDEN, 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 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 EDEN 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 that if I drop or withdraw from some or all of the classes for which I register, I will be responsible for paying all or a portion of tuition and fees in accordance with the published tuition refund schedule located in the [2019-2020 Eden Student Handbook](#). I have read the terms and conditions of the published tuition refund schedule and understand those terms are incorporated herein by reference. I further understand that my failure to attend class or receive a bill does not absolve me of my financial responsibility as described above.

Tuition and Fees

Tuition fees and all other fees for students in any master's degree program are due by the first day of class for the term in which the student is enrolled. Any other outstanding fees and charges must be paid at that time.

Failure to pay this amount or have an approved payment plan will cause the student to be automatically dropped from enrollment. In addition, a hold will be placed on their record.

Credit Non-Degree and Per Credit Hour Doctor of Ministry Tuition and Fees

One-third of the tuition and fees for credit non-degree and DMIN students paying per credit hour are due by the first day of class. The remaining two-thirds are due by the last day to drop classes. Failure to pay this amount or have an approved payment plan will cause the student to be automatically dropped from enrollment. In addition, a hold will be placed on their record.

DELINQUENT ACCOUNT/COLLECTION

Financial hold. I understand and agree that if I fail to pay my student account bill or any monies due and owing EDEN per the Student Payment Agreement, EDEN will place a financial hold on my student account, preventing me from registering for future classes, requesting transcripts, or receiving my diploma.

Collection agency fees. I understand and accept that if I fail to pay my student account bill or any monies due and owing EDEN by the scheduled due date, and fail to make acceptable payment arrangements to bring my account current, EDEN may refer my delinquent account to a collection

agency. I further understand that if EDEN refers my student account balance to a third party for collection, a collection fee will be assessed and will be due in full at the time of the referral to the third party. The collection fee will be calculated at the maximum amount permitted by applicable law, but not to exceed 33.3333% of the amount outstanding. 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 shall also 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 that EDEN uses Eden e-mail accounts as an official method of communication with me, and that therefore I am responsible for reading the e-mails I receive from EDEN on a timely basis.

Contact. I authorize EDEN and its agents and contractors to contact me at my current and any future cellular phone number(s), e-mail address(es), or wireless device(s) regarding my delinquent student account(s)/loan(s), any other debt I owe to EDEN Theological Seminary, or to receive general information from EDEN . I authorize EDEN and its agents and contractors to use automated telephone dialing equipment, artificial or prerecorded voice or text messages, and personal calls and e-mails, in their efforts to contact me. Furthermore, I understand that I may withdraw my consent to call my cellular telephone using automated telephone dialing equipment by submitting my request in writing to the applicable contractor or agent contacting me on behalf of EDEN Theological Seminary.

Updating contact information. I understand and agree that I am responsible for keeping EDEN records up to date with my current physical addresses, e-mail addresses, and phone numbers by following contacting the Registrar. Upon leaving EDEN for any reason, it is my responsibility to provide EDEN with updated contact information for purposes of continued communication regarding any amounts that remain due and owing to EDEN Theological Seminary.

ENTIRE AGREEMENT

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

FINANCIAL AID

I understand that aid described as "estimated" on my Financial Aid Award does not represent actual or guaranteed payment but is an estimate of the aid I may receive if I meet all requirements stipulated by that aid program.

I understand that my Financial Aid Award is contingent upon my continued enrollment and attendance in each class upon which my financial aid eligibility was calculated. If I drop any class before completion, I understand that my financial aid eligibility may decrease and some or all the financial aid awarded to me may be revoked.

If some or all my financial aid is revoked because I dropped or failed to attend class, I agree to repay all revoked aid that was disbursed to my account and resulted in a credit balance that was refunded to me.

I agree to allow financial aid I receive to pay any and all charges assessed to my account at EDEN such as tuition, fees, campus housing and meal plans, student health insurance, parking permits, service fees, fines, bookstore charges, or any other amount, in accordance with the terms of the aid.

Federal aid. I understand that any federal Title IV financial aid that I receive will first be applied to any outstanding balance on my account for tuition, fees, and room and board. Title IV financial aid includes aid from Direct Loan, or PLUS Loans. I authorize EDEN to apply my Title IV financial aid to other charges assessed to my student account such as student health insurance, parking permits, bookstore charges, service fees and fines, and any other education-related charges. I further understand that this authorization will remain in effect until I rescind it or the end of my eligible enrollment, and that I may withdraw it at any time by following the instructions at eden.vfao.com.

Prizes, awards, scholarships, grants. I understand that all prizes, awards, scholarships, and grants awarded to me by EDEN will be credited to my student account and applied toward any outstanding balance. I further understand that my receipt of a prize, award, scholarship, or grant is considered a financial resource according to federal Title IV financial aid regulations, and may therefore reduce my eligibility for other federal and/or state financial aid (i.e., scholarships, grants, loans) which, if already disbursed to my student account, must be reversed and returned to the aid source.

Free Application for Student Aid (FAFSA). I understand that I must complete a Free Application for Student Aid (FAFSA) and provide the school code: G02462 to qualify for EDEN Scholarships.

METHOD OF BILLING

I understand that EDEN utilizes billing through the CAMS Student Portal, and therefore I am responsible for viewing and paying my student account e-bill by the scheduled due date. I further understand that failure to review my e-bill does not constitute a valid reason for not paying my bill on time. E-bill information is available at the [Eden Student Portal](#) .

BILLING ERRORS

I understand that administrative, clerical or technical billing 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 EDEN.

RETURNED PAYMENTS/FAILED PAYMENT AGREEMENTS

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 plus a returned payment fee of \$25.00. I understand that multiple returned payments and/or failure to comply with the terms of any payment plan or agreement I sign with EDEN may result in cancellation of my classes and/or suspension of my eligibility to register for future classes at EDEN.

WITHDRAWAL

If I decide to completely withdraw from EDEN, I will follow the instructions in the [2019-2020 Eden Student Handbook](#) regarding the Withdrawal and Refund Policy for EDEN students.

Withdrawal and Refund for Individual Classes

Academic Penalty

Students who withdraw from individual courses *before* the published end of the add/drop period will be withdrawn from the course(s) without academic penalty.

Students who withdraw from individual courses *after* the published end of the add/drop period will be subject to academic penalty (course grade will be "Withdraw/Fail").

Financial Penalty

Students on the Flat Fee Payment System (M.Div., MTS, MAPS, Dual Degree, DMin.)

A student on the flat fee payment will receive no refund for dropped individual courses unless s/he is officially withdrawing from EDEN or taking an approved leave of absence (see below).

Students on the Credit Hour Payment System including DMin. prior to 2019-2020, Credit/Non-Degree, etc.)

A student who pays per credit hour will receive a 100% refund if the course is dropped during the published add/drop period, but no refund if dropped after the published date.

Withdrawal and Refund from the Institution

A student who intends to withdraw from a seminary degree program or requests a leave of absence needs to notify the Registrar in writing of this intention and the effective date of the withdrawal or leave of absence.

In the event a student withdraws from the seminary or is granted a leave of absence, the amount of refund due to the student from monies paid is determined by applying the following percentage schedule to all tuition.

Fall/Spring

During the first week of classes	100%
During the second week of classes	90%
During the third week of classes	75%
During the fourth week of classes	50%
During the fifth week of classes	25%
After the fifth week of classes	no refund

January/Summer

During first three days of class	100%
4 th day of class and beyond	no refund

I have read the terms and conditions of the published tuition refund schedule and understand those terms are incorporated herein by reference. I further understand that my failure to attend class or receive a bill does not absolve me of my financial responsibility as described above.

PRIVACY RIGHTS & RESPONSIBILITIES

I understand that EDEN is bound by the Family Educational Rights and Privacy Act (FERPA) which prohibits EDEN from releasing any information from my education record without my written permission. Therefore, I understand EDEN provides an opt-out option at the beginning of each academic year via Google Docs.

I further understand that I may revoke my permission at any time as instructed in the Student Handbook found at [2019-2020 Eden Student Handbook](#).

IRS FORM 1098-T

I agree to provide my Social Security number (SSN) or taxpayer identification number (TIN) to EDEN upon request as required by Internal Revenue Service (IRS) regulations for Form 1098-T reporting purposes. If I fail to provide my SSN or TIN to Eden Theological Seminary, I agree to pay any and all IRS fines assessed as a result of my missing SSN/TIN.

STUDENT AGE

I understand and agree that if I am younger than the applicable age of majority when I execute this agreement, that the educational services provided by EDEN are a necessity, and I am contractually obligated pursuant to the "doctrine of necessities."