

Blugold Central: Payment Plan Agreement (PPA)

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the PPA?

- Do I need to sign the PPA each semester?
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Below is a copy of the Payment Plan Agreement that students sign on CampS to complete the PPA hold. This is not the form and it cannot be turned in to Blugold Central to complete the form. You will need to sign this form online through your CampS account.

General Enrollment Requirements

A. Payment of Educational Expenses

In order to enroll as a student at the University of Wisconsin-Eau Claire (UW-Eau Claire) and register for classes at UW-Eau Claire, I understand that I am responsible for payment in full of all University assessed fees, educational expenses, including but not limited to applicable tuition fees, housing fees, meal plan fees, and other fees incurred in connection with my registration and attendance at UW-Eau Claire. I understand that as a UW-Eau Claire student, once I complete a residence hall contract and meal plan application, I am required to live in University residence halls and participate in one of the standard meal plans, unless I meet the housing exemption criteria, and that if I am not deemed exempt and violate this UW system policy, I am responsible for payment of housing and meal plan fees. To view 2-Year Residency Requirement and Exemption criteria, visit <https://www.wisconsin.edu/regents/policies/freshmansophomore-residence-halls-requirement-former-wisconsin-state-university-units-only/>. Such payment must be received in full by the established due dates set by UW-Eau Claire for each term. To see such due dates, visit <https://www.uwec.edu/blugold-central/student-finances/payment-information-due-dates/>. To see payment methods, visit <https://www.uwec.edu/tuition-financial-aid/payments/>.

In order to complete my enrollment and registration at UW-Eau Claire, I am required to enter into this agreement for the purpose of clarifying the UW-Eau Claire requirements in regard to payment for UW-Eau Claire educational services, online account services, and other related terms and conditions which relates to my receipt of educational services from UW-Eau Claire.

In the event of default of any of the terms of this agreement, I hereby grant to the UW-Eau Claire Controller, or his/her designee, Power of Attorney to apply all monies due to me from UW-Eau Claire to any delinquent portion of this agreement until the principal fees, interest fees and other fees are paid in full. I agree that UW-Eau Claire may pay my account balance from any Title IV funds due me. I understand that the principal amount is calculated based on my registration. Any dropped courses or withdrawal from the University will follow the [Refund Schedule/Financial Aid Repayment Notice](#). All

outstanding tuition account balances are considered qualified educational loans under I.R.C. § 221 and are extended with the express understanding that future repayment shall be made to the University. I further understand that my acceptance of these terms represents my acknowledgement and acceptance of my tuition account balance qualifying as a qualified education loan under I.R.C. § 221, and as such, its exemption from discharge under the federal bankruptcy code, 11 U.S.C. 523(a) (8).

B. Access MyBlugold CampS Account

UW-Eau Claire will provide me with access to an on-line My Blugold CampS account while a student at UW-Eau Claire. Through MyBlugold CampS account, I will be able to register for classes, access my grades and class schedule, view billing information and amounts owed to UW-Eau Claire, the due dates for such amounts, and the status of any financial aid I may be entitled to receive.

C. Email Authorization

I give UW-Eau Claire the authority to email correspondence and other communications using my University email account. All billing notices will be sent via email to the student's UW-Eau Claire email address. I understand no paper bills are sent.

D. Payment Agreement

Although all eligible educational expenses are payable on the published payment due date indicated in MyBlugold CampS, UW-Eau Claire recognizes that students, including myself, may choose not to make such payments in full on the payment due dates for each semester. At its discretion and if certain requirements are met, UW-Eau Claire will extend credit to me to allow me to pay past due amounts on or before the last day of the semester. The use of the plan merely defers portions of the fees to be paid later in the term.

UW-Eau Claire will allow me to make payments later in the semester after the payment due date for the term. There is an administrative late fee for not making a 50% payment by the first due date for the fall and spring term or full payment by the due date for the winterim and summer terms. Finance charges are assessed after the due date on remaining balances at a monthly periodic rate of 1% (annual rate of 12%) calculated from the first day of the semester. After the initial assessment, finance charges will be assessed on the remaining balance every two weeks (not to exceed 1% per month) until paid. In order to avoid a material breach of this agreement, all outstanding amounts due and owed must be paid on or before the last day of the term. Failure to pay my balance in full shall result in the UW-Eau Claire initiating collection action as described herein below.

The consequences of failure to pay amounts owed by the relevant payment due date are outlined in the provisions below.

E. Withdrawal Requirement

Should I choose not to remain enrolled in some classes, or at UW- Eau Claire, I understand I have an obligation to complete the drop process for classes for which I have registered, or I will be charged for them. If dropping all classes for the term I will complete the withdrawal process as found on the UW- Eau Claire Registrar's website, [Registration Changes- Add, Drop, Withdraw](#) and I will verify my

classes are dropped in MyBlugold CampS on the date I requested. There is a \$50.00 withdrawal fee during the first week of all terms and a \$100.00 withdrawal fee during the second week of the fall and spring term.

F. Health Insurance

I understand that health insurance is not provided through UW-Eau Claire and therefore I am financially responsible for treatment of any personal injuries that I sustain on campus. I have made arrangements for my own health insurance and/or I am financially able to cover my personal medical fees.

Terms and Conditions of Agreement

By electronically signing this document below and selecting the "I accept" option at the end of this process, I hereby acknowledge, agree and consent to the following terms and conditions as follows:

A. Amounts Owed

I agree to pay:

1. The amount of any and all segregated fees, tuition, textbook rental, housing, health services, meal plan, and any other charges related to UW-Eau Claire's provision of services to me, assessed by UW-Eau Claire and charged to MyBlugold CampS account.
2. Finance charges at a rate of 12% per year (1% per month) on any remaining balances after the due date, calculated from the first day of the semester. After the initial assessment, finance charges will be assessed on the remaining balance (as indicated in MyBlugold CampS) every two weeks (not to exceed 1% per month) until paid. If the unpaid balance is turned over to an outside agency for collection, finance charges will continue to accrue until paid in full.
3. Any other late fees and collection fees that may become due as provided in this agreement, including, but not limited to percentage-based fees not to exceed thirty-three percent (33%) and legal fees.

B. Payment Plan/Credit Agreement

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-Eau Claire, I hereby acknowledge and agree UW-Eau Claire, at its sole discretion and authority, may initiate a "Payment Plan Agreement" to which I will be responsible for fulfilling in regard to payment of educational expenses by the payment due date for the applicable semester, as detailed below:

1. An administrative late fee will be charged if payment is not received by the due date for the relevant semester.
2. A finance charge will be assessed after the due date on remaining balances at a monthly periodic rate of 1% (annual rate of 12%) calculated from the first day of the semester. After the initial assessment, finance charges will be assessed on the remaining balance every two weeks (not to exceed 1% per month) until paid.
3. The payment is due on the date indicated on my billing statement available in MyBlugold CampS for such payment plus all prior term charges
4. UW-Eau Claire has the right to deny participation in any Partial Payment Plan for any semester without further notice to me.

C. MyBlugold CampS and Published Fees

I agree to use MyBlugold CampS account to obtain the most accurate and current information regarding any amounts owed and due dates, to check that account before each due date, and to read the on-line published fee information located on Business Office Student Financials website; [Payment Information and Due Dates](#) each term for date and payment information. I agree to review and abide by the published information for tuition [Refund Schedule/Financial Aid Repayment Notice](#) prior to dropping or withdrawing from class after the start of the term.

1. Course Modality: I understand and accept the modality of the courses I register for as listed in CampS (face to face, hybrid, hyflex, online, etc.). I further understand that there are circumstances in which the modality, or other changes to registration/calendar of classes, may change based on a campus decision and I will be given as much notice as possible about such a change. Changes in course modality will not result in a reduction or refund of charges on your student account.

D. Late Enrollment and Changes to Classes or Services

I understand that all tuition, fees, housing, meal charges, and other fees are due on the term due date, even if I have not received a bill for them. In the event that I enroll in the term after the first billing statement has been generated, or make adjustments to my class schedule, housing, or meal plan option, etc. I will check MyBlugold CampS account for the current balance due at the term due date. In the event that I enroll in the term or make adjustments to my class schedule, housing, or meal plan options, etc. after the billing due date has passed, I will check MyBlugold CampS account for the current balance due.

E. Registration Hold and Class

Cancelation

I understand that my failure to pay any amounts assessed by UW-Eau Claire when due will result in prohibiting me from registration and enrollment for future terms until my account balance is current. While classes are not automatically dropped for non-payment, I understand that my failure to pay any amounts assessed by UW-Eau Claire when due, including paper or electronic checks returned for insufficient funds or other payment denial reasons, may result in my registration for current or future courses being cancelled without further advance notice. I understand that I am responsible for dropping or withdrawing from classes within the published [Refund Schedule/Financial Aid Repayment Notice](#) to avoid or reduce tuition charges and cannot assume that my classes will be dropped for nonpayment.

F. Restriction of Records

I understand and agree that UW-Eau Claire will restrict the use of my records to prevent my registration and withhold my transcripts and diplomas in the event I fail to comply with the payment obligations of this agreement.

G. Financial Aid

I understand and agree that accepted financial aid (excluding work-study earnings) awarded to me will be credited to my student account, and excess funds after all charges are paid will be refunded to me. I agree that in addition to my tuition, segregated fees, textbook rental, special course fees, room, and dining charges, my financial aid can pay all other University fees or fines I may incur including, but not limited to: administrative, returned payments, child care, collection, dorm damage, departmental collection charges, equipment, finance charge, practice room fee, senior and graduate processing fees, health services, insurance, international, library, College of Business workshops, new student, parking, study abroad/away, textbook, transfer student, and withdrawal. I understand I must notify the Bursar in writing prior to signing this agreement if I object to my aid applying to any of these additional charges and elect to pay those charges by personal payment.

Any delays in obtaining financial aid will not exempt me from making payments when due on my account. Changes in my credits used for determining aid eligibility may cause the eligibility to be re-calculated, and aid to be deducted from my account. I may have to repay aid previously disbursed to me. I hereby understand, agree and consent to my student account being charged for any aid overpayment. At its discretion, UW-Eau Claire may allow me to repay this amount in installments but I understand that I may be assessed finance charges on this balance until it is repaid in full.

H. Default

I understand and agree that if I fail to make any payment when due, UW-Eau Claire may declare the entire balance of any amounts owed (including principal, interest, late fees and collection fees) to be due and payable within 15 days after giving me notice of such default.

I. Changes to Terms

UW-Eau Claire has the right to unilaterally make changes affecting the terms of my account, including finance charges to be assessed, by having me sign an agreement with the updated terms, or by mailing to me at my last known address notice of any such changes prior to their effective date.

J. Prepayment

I may pay the remaining balance on my account at any time to avoid or reduce future finance charges.

K. Term of Agreement

This agreement is effective as of the date agreed and will continue to be in effect until a new agreement is signed.

L. Changes to Contact Information

I agree to inform UW-Eau Claire of any changes in my name, address, telephone number, or social security number in a timely manner.

M. Waiver of Notices, etc.

I hereby expressly and severally waive by myself as the debtor, demand of payment, presentment for payment, notice of dishonor, notice of nonpayment, and all other notices except those required by law, and I further agree that this agreement is controlled by the holding of *Board of Regents of the University of Wisconsin System vs. Mussallem*, 94 Wis. 2d 657,289 N. W. 2d 8-01 (1980), and that UW-Eau Claire may, without notice to myself as the debtor, and without affecting the liability of myself as the debtor, renew and/or extend this agreement, accept partial payment thereon, or settle or compromise the amount due or owing.

N. Release of Information

I am hereby being given notice and give my consent, as may be required by law, (i) to allow UW-Eau Claire at its option, to report favorable and unfavorable credit information pertaining to myself (i.e. credit ratings, etc.) to credit bureaus and other non-campus third parties and (ii) in the conduct of its credit granting and collection activities, to release my social security number to these non-campus third parties.

O. Collection Fees and Administrative Late Fees

In the event I fail to timely comply with the payment obligations detailed in this agreement, I agree to pay all fees of collection incurred by UW-Eau Claire 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 and to pay any administrative late fees assessed by UW-Eau Claire.

I also understand that UW-Eau Claire 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 vendor payments owed me by the Department of Revenue or Department of Administration.

P. Cell Phone Use Authorization

I hereby authorize UW-Eau Claire and/or its agents, including attorneys and/or collection agencies, to contact me via cellular telephone and/or all forms of electronic technology (to include text messaging and email) using automated telephone dialing equipment or artificial or pre-recorded voice or text message at the current or any future number that I provide, or have authorization to use, to collect such outstanding debt, unless I notify such party in writing to cease such communication.

Q. Marital Property Act

If I am married, I agree that any credit obligations incurred in connection with the Agreement will be incurred in the interest of my marriage or family. Further, I understand that no provision of a marital property agreement, a unilateral statement under Wisconsin Statute §766.59, or a court decree under Wisconsin Statute §766.70 adversely affects the interest of UW-Eau Claire as a creditor unless UW-Eau Claire, prior to the time credit is granted, is furnished with a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to UW-Eau Claire is incurred. I understand that if I wish to have a marital property agreement, unilateral statement or court decree considered in connection with the extension of credit under this Agreement, that I will enclose a copy of it with this Agreement.

In order to comply with the provisions of the Wisconsin Marital Property Act, I understand that it is necessary for me to provide the below information so that notice of the extension of credit can be provided to my spouse in the event that I am married.

R. Use of Social Security Number

The authority for requesting and using your social security number is found in 20 U.S.C. section 1232g.

Disclosure of the social security number is voluntary; however, failure to provide the number may result in denial of the application or service sought.

The social security number will be used for identification purposes, and may be used for any and all necessary and usual billing and collection efforts up to and including disclosure to federal, state or local agencies, present and former employers, to guarantee agencies, to educational and financial institutions, to credit bureaus and collection agencies, and to agency contractors, in order to verify your identity, to determine program eligibility and benefits, to permit serving or collection of debt, to counsel you in repayment efforts, to investigate possible fraud and to verify compliance with any relevant program regulations, and/or locate you in the event you become delinquent in the repayment of the debt.

Consent To Agreement/Electronic

Signature

By electronically signing this agreement, I hereby confirm that I have read the “electronic signature” terms and conditions, I am voluntarily entering into this electronic “Payment Plan Fee Agreement / E-mail Bill Authorization” and I agree to the terms and conditions stated herein above. I hereby consent to the use of this electronic format and my electronic signature (by selecting the “I accept” button below) to enter into this agreement with UW-Eau Claire and understand the legal enforcement and consequences thereof.

I hereby confirm that I have read and understand the terms of this agreement. I understand no paper bills are sent.

Payment Plan/Credit Agreement Frequently Asked Questions

- **How do I complete the Payment Plan / Credit Agreement (PPA)?**

Locate the “Payment Plan Agreements” menu option located under the “Financial Account” tile in CampS. Complete as directed. Please complete the Marital Status Section and supply your spouse’s name; if married or separated

- **What is the main purpose of the PPA?**

There are two main purposes. One is to allow you to register for classes. The second is to authorize the use of email for billing and correspondence to the student’s University email account.

- **If I sign the PPA, am I committed to use the partial payment plan?**

No, you are not committed to use the partial payment plan. By signing the PPA, you are extended credit until the start of the term. During the academic year you have until approximately the fourth week of school to pay in full to avoid finance charges. During the winterim session, you have until the first day of the term and the summer session approximately the fourth week of the term to pay in full to avoid an administrative service fee and finance charges.

- **If I received financial aid, scholarships, grants, or have a third party payer, do I need to sign a PPA?**

Yes, to be extended credit from the time of registration until the financial aid, scholarships, grants and/or third party moneys are processed, a signed PPA is required. Also, the PPA form authorizes the use of e-mail for University correspondence including bills.

- **Do I need to sign a PPA each semester?**

Yes.

- **How does the partial payment plan work?**

During the academic year, on the partial payment plan, you have the option to pay in two installments. The first half is due approximately one month after the fall and spring term begins,

and the balance is due approximately two months after the start of the term. The two payment option does not apply to the winterim or summer session as they have one published due date.

- **How will I be billed?**

You will be sent an e-mail to your UW–Eau Claire e-mail address notifying you that your bill is available for you to view in MyBlugold CampS. You can view your account information at any time in MyBlugold CampS.

- **How can I make payments to my student account?**

1. Make a payment by e-check or credit card online from the “Financial Account” tile in CampS by selecting the “Make a Payment” navigation menu option.
2. Drop your payment in our drop box located by the exit door to Blugold Central for after hour service. Please be certain to place your student ID number on your check.
3. Mail your payment to: University of Wisconsin-Eau Claire, Blugold Central, and P.O. Box 5000, Eau Claire, WI 54702-5000.
4. Stop in at Blugold Central, Vicki Lord Larson Hall, room 1108 to pay by cash, money order, cashier check, or checks drawn on U.S. banks and payable in U.S. dollars.

- **What are the procedures to receive paper copies of electronic documents?**

Go to MyBlugold CampS to print most information or to Blugold Central for assistance.

- **Is there an extra charge for using the partial payment plan?**

There is an administrative late fee for not making a 50% payment by the first due date for the fall and spring term or full payment by the due date for the winterim and summer terms. Finance charges are assessed after the due date on remaining balances at a monthly periodic rate of 1% (annual rate of 12%) calculated from the first day of the semester. After the initial assessment, finance charges will be assessed on the remaining balance every two weeks (not to exceed 1% per month) until paid. In order to avoid a material breach of this agreement, all outstanding amounts due and owed must be paid on or before the last day of the term.

- **What are the consequences of not signing a PPA?**

By choosing not to sign a PPA, you may be denied credit and registration.

- **If I have further questions on the PPA and the partial payment plan, who do I contact?**

Blugold Central, Vicki Lord Larson Hall, room 1108, answers all questions concerning the PPA and the partial payment plan. You can contact Blugold Central by telephone (715) 836-3000 or email blugoldcentral@uwec.edu.