

**WESTERN OREGON UNIVERSITY**  
**Revolving Charge Account Contract**

**PLEASE PRINT CLEARLY IN INK ONLY. PLEASE DO NOT LEAVE ANY SPACE BLANK.**  
**PLEASE READ TERMS AND CONDITIONS ON THE BACK.**

Name \_\_\_\_\_  
Last First Middle

Birthdate \_\_\_\_/\_\_\_\_/\_\_\_\_ STUDENT V# \_\_\_\_\_

Address \_\_\_\_\_  
Street City State Zip

Drivers License/Permit # \_\_\_\_\_ State \_\_\_\_\_

Cell Phone \_\_\_\_\_ Home Phone \_\_\_\_\_

I, THE UNDERSIGNED, UNDERSTAND AND AGREE THAT: IF I AM A STUDENT ANY CREDIT EXTENDED TO ME IS AN EDUCATIONAL BENEFIT OR LOAN; THIS REVOLVING CHARGE ACCOUNT PLAN WILL BE SUBJECT TO THE ADMINISTRATIVE RULES IN EFFECT AT THE TIME MY FEES AND CHARGES ARE ASSESSED; ANY TIME I INCUR A FINANCIAL OBLIGATION AT THIS INSTITUTION, IT WILL BE SUBJECT TO THE TERMS AND CONDITIONS OF THE REVOLVING CHARGE ACCOUNT PLAN.

**By my signature I acknowledge that I have read, understand, and agree to comply with the terms and conditions of the Western Oregon University Revolving Charge Account.**

Signature \_\_\_\_\_ Date: \_\_\_\_\_  
Rev.7/24

**Return Completed Contract to WOU Business Office • 345 Monmouth Ave N, Monmouth OR 97361**  
**Admin Building Room 101**  
**OR Email completed and signed form to [businessoffice@wou.edu](mailto:businessoffice@wou.edu)**

**Western Oregon University**  
**Revolving Charge Account Plan Terms and Conditions**

**Terms and conditions of the Western Oregon University ("WOU") Revolving Charge Account Plan are:**

**PAYMENT OF FEES/PROMISE TO PAY**

I understand when I register for any class at Western Oregon University or receive any service from Western Oregon University, 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 my registration and acceptance of these terms constitutes a contractual 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 Western Oregon University 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 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 at Western Oregon University by Business Services. 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 my failure to attend class or receive a bill does not absolve me of my financial responsibility as described above.

**DELINQUENT ACCOUNT/COLLECTION**

**Financial Hold:** I understand and agree if I fail to pay my student account bill or any monies due and owing Western Oregon University by the scheduled due date, Western Oregon University will place a financial hold on my student account, preventing me from registering for future classes, obtaining transcripts, or receiving my diploma.

**Late Payment Charge:** I understand and agree if I fail to pay my student account bill or any monies due and owing Western Oregon University by the scheduled due date, Western Oregon University may assess a late payment fee of \$100.00. In addition, my account is subject to a revolving plan service charge of \$12.00 if not paid in full by the tuition deadline each term as well as finance charges not to exceed three-quarters of a percent (0.75%) per month (9% APR) on the past-due portion of my student account until my past-due account is paid in full.

**Past Due Accounts:** I understand that it is my responsibility to make payments by the due date regardless of circumstances. Failure to receive a billing prior to the first of the month is not an acceptable excuse for late payment. Western Oregon University may impose penalties or undertake other actions upon past due accounts as follows:

Registration may be denied or canceled; b. The extension of credit, provision of services, transcripts, diplomas, and graduation may be withheld or denied; c. A 15% in-house collection/referral charge could be assessed. d. This debt may be referred to an outside agency or the Oregon Department of Revenue. The collection agencies or the Department of Revenue's cost of service will be added to the unpaid balance that must be paid. This could be up to 33% of the amount referred; e. Other collections costs, court filing fees, and reasonable attorney fees incurred by WOU at trial or upon appeal may be added to this account if necessary; f. The status of this account may be reported to credit bureaus; g. Eviction from student housing may result when past due amounts relate to housing department charges.

**Collection Agency Fees:** I understand and accept if I fail to pay my student account bill or any monies due and owing Western Oregon University by the scheduled due date, and fail to make acceptable payment arrangements to bring my account current, Western Oregon University may refer my account to a collection agency. I further understand if Western Oregon University refers my student account balance to a third party for collection, whether an attorney or collection agency, I will be responsible for any costs (including but not limited to collection fees) associated with attempting to collect the monies due and owing. I understand a collection fee will be assessed and will be due and owing 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% 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 Western Oregon University uses email as an official method of communication with me and that, therefore, I am responsible for reading the emails I receive from Western Oregon University on a timely basis. **Contact:** I authorize Western Oregon University and its agents and contractors to contact me at my current and any future cellphone number(s), email address(es), or wireless device(s) regarding my delinquent student account(s)/loan(s), any other debt I owe to Western Oregon University, or to receive general information from Western Oregon University. I authorize Western Oregon University and its agents and contractors to use automated telephone dialing equipment, artificial or prerecorded voice or text messages, and personal calls and emails in their efforts to contact me. Furthermore, I understand that I may withdraw my consent to call or text my cellphone using automated telephone dialing equipment by submitting a clear revocation request to Accounting & Business Services or to the applicable contractor or agent contacting me on behalf of Western Oregon University. **Updating Contact Information:** I understand and agree that I am responsible for keeping Western Oregon University records up to date with my current mailing addresses, email addresses, and phone numbers by contacting Accounting & Business Services at [businessoffice@wou.edu](mailto:businessoffice@wou.edu) or by calling (503) 838-8201. The linked email address is incorporated herein for reference. Upon leaving Western Oregon University for any reason, it is my responsibility to provide Western Oregon University with updated contact information for purposes of continued communication regarding any amounts that remain due and owing to Western Oregon University.