

## **Student Financial Responsibility Statement**

By registering for class(es) or receiving any services from Columbia University ("Columbia"), you are entering into and agreeing to a legally binding contract in which Columbia is providing you educational services, deferring some or all of your payment obligation for those services. You promise to pay all tuition and fees assessed to your student account and all additional costs and expenses related to your enrollment at Columbia. These costs and expenses include but are not limited to housing, meal plans, flex dollars, health insurance, and all other departmental or school costs processed through your student account.

**Agreement to Pay and Due Dates:** You promise to pay all tuition, fees, costs, credit, goods, services, and expenses by the published due date specified in the most recent Columbia publication setting a due date or by a due date agreed to between you and Columbia in a separate written agreement specifically applicable to a cost, expense, fee or other sum due. If there is no due date as agreed as set forth above or provided in this agreement, then your obligation shall fall due immediately after you incurred the obligation. Failure to pay or reversal of payments may result in the inability to register for courses and/or the removal of courses for which you are registered.

**Effect of Withdrawal/Dropping Classes on Your Financial Responsibility:** You understand and agree that if you drop or withdraw from some or all of the classes for which you register, you will be responsible for paying all or a portion of your tuition and fees in accordance with Columbia's published tuition refund schedule in effect at the time you withdraw from or drop courses. You acknowledge you have read the terms and conditions of Columbia's published tuition refund schedule and understand those terms are incorporated herein by reference. You acknowledge you understand that your absence from or failure to attend class(es) or your non-receipt of a bill from Columbia does not defer the due dates or relieve you of your financial responsibilities to Columbia.

**Effect of Modifications to Classes or Programs on Your Financial Responsibility:** Notwithstanding any representations in any University publications or materials, the University reserves the right to change its services, programs, courses, schedule of courses, mode of instruction for courses, facilities, and equipment, at any time, without notice, at the University's sole discretion, and for any reason, including, but not limited to, economic conditions, federal, state, or local emergency, or public health crisis. Such a change may be of any nature, including, but not limited to, modification, relocation, suspension, elimination, or barring of access.

Notwithstanding any representations in any University publications or materials, tuition and fees are set regardless of any change to services, programs, courses, schedule of courses, mode of instruction for courses, facilities, or equipment. Such a change may be of any nature, including, but not limited to, modification, relocation, suspension, elimination, or barring of access.

### **COMMUNICATION**

**Method of Communication:** You understand and agree to Columbia using e-mail as one of its official methods of communicating with you. You understand you are responsible for promptly reading the e-mails you receive from Columbia or those acting on its behalf.

**Consent to Methods of Contact:** You authorize Columbia, its agents, and contractors to contact you at your current and any future cellular phone number(s), email address(es), or wireless device(s)

regarding a) student account billing and payments, b) your delinquent student account(s)/loan(s), and/or c) any other debt you owe to Columbia and/or d) to receive general information from Columbia. You authorize Columbia 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 you. Furthermore, you understand that you may withdraw your consent to calls to your cellular phone by submitting your request in writing to Columbia's Student Financial Services Office or in writing to the applicable agent or contractor contacting you on behalf of Columbia.

**Updating Contact Information:** You understand and agree that you are responsible for keeping Columbia records up to date with your current mailing and physical (street) addresses, primary and secondary email addresses, and phone numbers by following the procedure at <https://registrar.columbia.edu/content/personal-information> for updating student address/email address/phone number. The linked procedure is incorporated herein by reference. Upon leaving Columbia for any reason, it is your responsibility to provide Columbia's Student Financial Services Office with updated contact information for purposes of continued communication regarding any amounts that remain due to Columbia.

**IRS Form 1098T:** You agree to provide your Social Security number (SSN) or taxpayer identification number (TIN) to Columbia upon request as required by Internal Revenue Service (IRS) regulations for Form 1098T reporting purposes. If you fail to provide your SSN or TIN to Columbia, you agree to pay any and all IRS fines assessed as a result of your missing SSN/TIN. You consent to receiving your annual IRS Form 1098-T electronically from Columbia. You understand that if you do not consent to receive your Form 1098-T electronically, a paper copy will be provided. You understand that you can withdraw this consent or request a paper copy by contacting Columbia's Student Financial Services Office at [1098t@columbia.edu](mailto:1098t@columbia.edu).

## **BILLING**

**Method of Billing:** You understand that Columbia uses electronic billing (e-bill) as its official billing method, and therefore you are responsible for viewing and paying your student account e-bill by the scheduled due date. You further understand that a failure to review your e-bill does not constitute a valid reason for not paying your bill on time. E-bill information is available to you at <http://sfs.columbia.edu/>.

**Late Payment Charge:** You understand and agree if you fail to pay your student account bill or any monies due and owing Columbia by the scheduled due date, Columbia will assess a late payment fee after the first due date. After the first due date, Columbia will assess a monthly finance charge on the past due portion of your student account until your past due account is paid in full. (<https://sfs.columbia.edu/content/unpaid-bills-late-fees-and-holds>)

**Billing Errors:** You understand administrative, clerical, or technical billing errors do not absolve you of your financial responsibility to pay the correct amount of tuition, fees, and other associated financial obligations assessed as a result of your registration at Columbia.

**Health Insurance:** You understand that all full-time and international students are required to have health insurance while enrolled at Columbia. You understand that half or part-time students who become full-time in the Spring semester are required to have health insurance or a comparable plan that meets University requirements. You understand that it is your responsibility to complete an online health insurance waiver or enrollment form annually by the stated deadline. You understand it is your responsibility to view your eBill to determine if you are charged health insurance each

semester. Failure to complete an online waiver or enrollment form will result in enrollment in the school's sponsored health plan, and you will be responsible for the entire health insurance premium charged to your student account. For more information, visit [www.health.columbia.edu](http://www.health.columbia.edu).

**Delinquent Accounts/Collections:** You agree that if you fail to pay any sums payable to Columbia by the scheduled due date, Columbia may place a "Hold" on your account and may deny, withhold, or refuse services and/or credit, including future registration, loans, housing, diplomas and other certifications until all sums due and payable to Columbia have been paid. You agree that if you fail to fully pay Columbia by the scheduled due date for any payment, Columbia may, in its sole discretion, call immediately due and payable all sums due or to become due and payable.

**You Agree to Pay the Following Fees:** These fees are immediately due and payable and must be paid to restore your student account to good standing and terminate any Hold.

a) **Returned Payment and Stop Payment Charge:** If a payment to your student account is returned, dishonored or otherwise rejected by a financial institution for any reason (regardless of the form/method of payment), you agree to immediately pay the obligation you sought to pay by the returned, dishonored or rejected payment, plus any financial institution charges Columbia incurs due to the dishonored or otherwise rejected payment, plus a returned payment fee. Fee amounts for respective terms can be found at <https://tuition.sfs.columbia.edu/#>. Failure to pay may result in cancellation of your registration and/or suspension of your eligibility to register for future enrollment at Columbia. You understand and agree that, if you leave Columbia with an unpaid balance, that you authorize and consent to the University and/or its agents, including attorneys and technology (to include but not be limited to text messaging and e-mail) to collect your account and sums due, unless you notify Columbia, the attorney, the collection agency, agents or contractors, as applicable, in writing to cease electronic/cellular communication.

b) **Collection Charges/Fees:** You agree that Columbia may refer your past due account for collection, including authorizing legal action against you for collection of any amounts due. In the event that your account is referred to a collection agency, you will be responsible for and agree to pay collection agency fees in addition to the sums referred for collection (This may be up to 40% of the sum referred for collection). You also agree that in the event your account is referred to an attorney for collection, you will be responsible for reasonable attorneys' fees determined by a court together with court costs and disbursements as permitted by law.

**Reporting Past Due Accounts To Credit Reporting Bureaus:** You agree that Columbia may report your failure to pay Columbia as agreed to credit reporting bureaus.

**Student Age:** You understand and agree that if you are younger than the applicable age of majority when you execute this agreement that the educational services, goods and credit provided by Columbia are a necessity, and you are contractually obligated to pay Columbia pursuant to the "doctrine of necessities".

### **This Agreement Constitutes the Entire Agreement**

This agreement supersedes all prior understandings, representations, negotiations and correspondence between Columbia and you. This agreement constitutes the entire agreement between Columbia and you with respect to your obligations to Columbia for educational services, credit extended, and goods provided to you and all charges related to your attendance at Columbia. This agreement shall not be modified or affected by any course of dealing or performance or by any subsequent agreement unless such agreement is reduced to a writing and manually signed by you and a Director of Columbia's

Student Financial Services. This agreement is governed by the laws of the State of New York. You agree that the laws of the State of New York will be applied in interpreting and enforcing this Agreement no matter where a proceeding is brought to enforce or construe it. This agreement shall be treated as if it were made in the State of New York wherever you may be when you sign it.

**Severability Clause:** If any provision, term, or clause of this Agreement is declared illegal, unenforceable, or ineffective in a legal forum with competent jurisdiction to do so, this Agreement shall be deemed severable, and all other provisions, terms, and clauses of the Agreement will remain valid and binding on the Parties.

**Modifications By Subsequent Columbia Publications:** The terms of this agreement may be modified by terms set forth in a subsequently published Columbia publication if the publication is communicated to you as authorized in this agreement and you thereafter register for any course(s) at Columbia. Any such modification shall not increase the principal amount then due from you or provide for acceleration of the payment due date of any of your obligations existing on the date you accept the modification. Any modification is specifically limited to those policies and/or terms addressed in the modification.

**Acknowledgment of Opportunity to Consult with Advisors:** You acknowledge that you have been given a full and fair opportunity to consult with any persons or advisers of your choice concerning the terms and meaning of this Agreement and you have consulted with such advisers as you selected.

**Privacy Rights & Responsibilities:** You understand Columbia is bound by the Family Educational Rights and Privacy Act (FERPA) which prohibits Columbia from releasing any information from your education record without your written permission. Therefore, you understand if you want Columbia to share information from your education record with someone else, you must provide written permission by following the procedure outlined at <https://universitypolicies.columbia.edu/content/federal-family-educational-rights-and-privacy-act-ferpa>. You further understand you may revoke your permission at any time as instructed in the same procedure.