IMPORTANT INFORMATION REGARDING ELECTRONIC SIGNATURES

- I acknowledge any activity I conduct through this web site indicates my agreement to the applicable terms and conditions, including my agreement to be financially responsible to The Ohio State University for payment of all tuition, room and board fees and related costs that are added to my student account. I further promise to pay any fees, fines or penalties that are added to my student account which are related to my attendance to The Ohio State University during this period, including but not limited to: parking fees or fines, health services, health insurance, late payment fees, finance charges, or other University charges.

I AGREE: ✓

- I authorize The Ohio State University and its agents to contact me at any telephone number, wireless communication service number, or email address I have provided or will provide in the future. These contacts may be made by automated telephone dialing systems, artificial or pre-recorded voice or text messages, emails or personal calls regarding my obligation to repay any debt I owe the University. I understand failure to pay by the appropriate due date may result in the University filing an unfavorable report with credit bureaus and commencing collection activities against me, including litigation. I understand that I will be responsible for all costs of collection incurred by The Ohio State University.

I AGREE: ✓

- I voluntarily consent to receive my IRS Form 1098-T electronically, and to participate in electronic transactions for all financial information provided or made available to student loan borrowers and for all notices and authorizations to Federal Student Aid recipients. I have read and accept the terms and conditions. I understand that I may request a paper copy of these terms and conditions.

I AGREE: ✓

TERMS AND CONDITIONS

General Provisions
- My student account reflects a balance I owe for educational services obtained from The Ohio State University.
- All parties agree The Ohio State University may renew or extend (repeatedly and for any extent of time) this agreement.

Finance charges and returned check fees
- If I fail to pay my student account, I understand The Ohio State University has the right to charge a finance charge.
- If I decline to provide information for the direct deposit of any refund to which I may be entitled, I understand that I may be subject to returned check fee(s) if the check is undeliverable or remains uncashed for more than 90 days.
**Repayment**
- I promise to pay The Ohio State University the principal, finance charges and any late charges which accrue from this agreement.
- If payment is made by check and the check is returned, I expressly authorize The Ohio State University or its agent to electronically debit the account or generate a paper draft/substitute check against the account for the face value of the returned check and the maximum allowable state fee. The use of a check as payment is my acknowledgement and acceptance of this policy and terms.
- If I expect financial aid to relieve all or part of this obligation, I understand it is my responsibility to meet all requirements for disbursement to my student account. I authorize The Ohio State University to apply any federal, state, and institutional financial aid to all charges assessed to my student account up to and including $200 from any prior academic year.
- If my charges are paid by a third party I will be held responsible for payment if the third party defaults, the contract is terminated, or for any other reason the third party payment is not honored on my account. I understand that if my financial aid is reduced or cancelled, I will be responsible to pay back to the university any amounts that I am not eligible for under applicable financial aid guidelines.

**Withdrawal**
If I withdraw from The Ohio State University, I understand I am still responsible for paying any remaining balance on my student account in accordance with withdrawal policies of The Ohio State University and Federal Financial Aid requirements.

**Default**
I will be in default if any of the following happens:
- If I fail to make any payment when due as specified by the University.
- If I break any promise made to the University or fail to perform promptly at the time and in the manner provided in my agreement with the University.

**Rights of The Ohio State University under default:**
If there is an event of default, the University may be entitled to exercise one or more of the following remedies without notice or demand (except as required by law):
- The University may declare the principal balance plus finance charges and late fees immediately due and payable in full.
- The University may hire or pay a third-party to collect the debt. I will pay the University all costs of collection, including, without limitation, reasonable attorney’s fees, whether or not there is a lawsuit. If not prohibited by applicable law, I will also pay any court costs, in addition to all other sums provided by law.
- For purposes of collection of this debt, I consent to the jurisdiction of the courts of the State of Ohio.

**Withhold Transcripts, Diploma, Grades**
The University may withhold my official transcript, diploma or grades until all my financial obligations have been met.

**Prevent Future Registration**
The University may prevent future registration until all my financial obligations have been met.

**Credit Bureau Reporting**
I understand that failure to pay my student account may result in the University filing an unfavorable report with credit bureaus.