

## Tuition and Fees Agreement and Disclosure

### *Promise to Pay*

As a student, you understand that when you register for any class at Palmer College of Chiropractic you accept full responsibility to pay all tuition, fees and other associated costs assessed as a result of your registration. Further, you understand and agree that your 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 Palmer College of Chiropractic is providing you educational services, deferring some or all of your payment obligation for those services, and you promise to pay for all assessed tuition, fees and other associated costs by the published due date, the tenth day of the academic term.

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 tuition and fees in accordance with the published tuition refund schedule at Palmer College of Chiropractic. You agree that you have read the terms and conditions of the published tuition refund schedule and understand those terms are incorporated herein by reference. You further understand that your failure to attend class or receive a bill does not absolve you of your financial responsibility as described above.

### *Payment of Fees*

Tuition and fees are due in full by the 10th day of classes. Acceptable forms of tuition payment include cash, check, Heartland Payment Systems direct draw from a checking or savings account, Heartland Payment Systems credit card transaction, or a bank wire transfer. Check payment, direct debit and wire transfers must be drawn from a U.S. bank. A 2.75% transaction fee is accessed to all credit card payments through Heartland Payment Systems at the time of the transaction. Payments by check should be made payable to Palmer College of Chiropractic, indicate your student ID on the check, and send it to the address indicated on the College billing statement before the payment deadline. Checks from international countries must be payable through a United States bank in U.S. dollars.

### *Tuition Delinquency and its Consequences*

Any student who hasn't paid his/her tuition in full on or before the 10th day of classes, or has not completed a tuition payment agreement, is considered delinquent. Delinquent students are assessed a finance charge and may be removed from the class roll. Reinstatement will be determined by Student Administrative Services.

All balances unpaid 30 days from the date of service will be assessed a one percent per month (12 percent annual percentage rate) finance charge on the unpaid balance. There will be no exceptions.

**Collection Agency Fees:** If you fail to pay your student account bill or any monies due and owing Palmer College of Chiropractic by the scheduled due date, and fail to make acceptable payment arrangements to bring your account current, Palmer College of Chiropractic may refer your delinquent account to a collection agency. You are responsible for paying the collection agency fee which will become due and owing upon placement of your account with a collection agency and may be based on

a percentage at a maximum of 50% percent of your delinquent account, together with all costs and expenses, including reasonable attorney's fees, necessary for the collection of your delinquent account. Should your account be referred to a collection agency, your delinquent account may be reported to one or more of the national credit bureaus.

## ***Student Billing Accounts***

**Method of Billing:** Palmer College of Chiropractic 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. Failure to review your e-bill does not constitute a valid reason for not paying your bill on time. E-bill information is available via the students Palmer Portal.

**Billing Errors:** 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 Palmer College of Chiropractic.

**Returned Payments/Failed Payment Agreements:** If a payment made to your student account is returned by the bank for any reason, you agree to repay the original amount of the payment plus a returned payment fee of \$25. Multiple returned payments and/or failure to comply with the terms of any payment plan or agreement you sign with Palmer College of Chiropractic may result in cancellation of your registration and/or suspension of your eligibility to register for future classes at Palmer College of Chiropractic. In the event a payment is dishonored due to insufficient funds or otherwise, you are responsible for all dishonored payments, including dishonored payments made by third parties to whom have made a payment on your behalf. The College is not responsible for any overdraft or other bank charges incurred by you as a result of an on-line payment authorization you establish.

**Student Refund Checks:** Financial aid funds received are first credited to your billing account to pay for current charges. Once charges are paid, any additional loan funds are disbursed directly to the student either via direct deposit to your bank account or via a paper check if direct deposit information has not been provided. Paper checks must be picked up within twenty-one (21) days of processing or the check will be voided, and the amount of those funds returned to your lender.

## ***Communication***

**Method of Communication:** Palmer College of Chiropractic utilizes electronic processes, including e-mail, as an official method of communication. You therefore understand that you are responsible for accessing these communications from Palmer College of Chiropractic on a timely basis. E-mail communication is through the student's assigned Palmer.edu e-mail address. The College reserves the right to provide records in paper format at any time, however the College is not required to provide you with records in paper format. If you want to retain a paper copy of any records provided electronically, you may print a copy from a computer.

**Contact:** As a student, you authorize Palmer College of Chiropractic and 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 your delinquent student account(s)/loan(s), any other debt owed to Palmer College of Chiropractic, or to receive general information from Palmer College of Chiropractic. You authorize Palmer College of Chiropractic 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 me. Furthermore, you understand that you may withdraw consent to call your cellular phone by submitting my request in writing to Palmer College of Chiropractic, Student Billing or in writing to the applicable contractor or agent contacting you on behalf of Palmer College of Chiropractic.

**Updating Contact Information:** You understand and agree that you are responsible for keeping Palmer College of Chiropractic records up to date with your current physical addresses, email addresses, and phone numbers by notifying the Student Administrative Services office of changes in a timely manner. Upon leaving Palmer College of Chiropractic for any reason, it is your responsibility to provide Palmer College of Chiropractic with updated contact information for purposes of continued communication regarding any amounts that remain due and owing to Palmer College of Chiropractic.

## *Financial Aid*

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

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

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

You agree to allow financial aid you receive to pay any and all charges assessed to your account at Palmer College of Chiropractic such as tuition, fees, service fees, fines, bookstore charges, clinical expenses or any other amount, in accordance with the terms of the aid.

**Federal Aid:** Federal Title IV financial aid that you receive, except for Federal Work Study wages, will be credited to your account and used to pay current charges. Title IV financial aid includes aid from the Pell Grant, Supplemental Educational Opportunity Grant (SEOG), Direct Loan, PLUS Loan and Perkins Loan programs. You authorize Palmer College of Chiropractic to apply your Title IV financial aid to other charges assessed to your student account such as bookstore charges, service fees and fines, and any other education related charges. You further understand that this authorization will remain in effect until you rescind it and that you may withdraw it at any time by contacting the Student Administrative Services office.

**Prizes, Awards, Scholarships, and Grants:** All prizes, awards, scholarships and grants awarded to you by Palmer College of Chiropractic will be credited to your student account and applied toward any outstanding balance. 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 your eligibility for other federal and/or state financial aid (i.e., loans, grants, Federal Work Study) which, if already disbursed to your student account, must be reversed and returned to the aid source. Students who withdraw before the end of the term will have any institutional scholarships revoked in full and will be responsible for any resulting account balance.

Scholarships awarded by outside organizations (not Palmer) should NOT be brought to Student Services to process. Please mail any outside scholarships to:

Palmer College of Chiropractic  
Business Office, Financial Affairs  
1000 Brady Street  
Davenport, IA 52803  
ATTN: Laura Reagan

## **Withdrawal**

If you decide to completely withdraw from Palmer College of Chiropractic, you must do so in writing through the Student Administrative Services Office. Withdrawal notification on or after the first day of classes of any academic term will result in tuition and fee charges for that term. A prorated refund is calculated if the withdrawal is on or before the 60% point of classes. You may be eligible for some tuition reimbursement; however, you may be responsible for paying some portion of or the full tuition amount and fees based on the date that you officially withdraw. If you received financial aid for these courses, the tuition adjustment from the withdrawal calculation will be returned to your lender. You may request at any time a copy of the withdraw policy, which is also published in the College Catalog and Student Handbook found at [www.palmer.edu/student-handbook/](http://www.palmer.edu/student-handbook/).

## **Dropping Courses Refund Policy**

Dropping a course is defined as removing one or more, but not all, courses currently enrolled in.

The College will refund 100 percent of institutional charges for the period of enrollment for which the student was charged if a student drops a course or courses on or before the end of the add/drop period.

The College will refund at least 50 percent of the tuition charges if the student drops a course or courses between the end of the add/drop period and the end of the first 25 percent (in time) of the period of enrollment for which the student was charged.

The College will refund at least 25 percent of the tuition charges if the student drops a course or courses between the end of the first 25 percent (in time) and the end of the first 50 percent (in time) of the period of enrollment for which the student was charged.

You may ask for a copy of the refund policy at any time. It is also available in the published College Catalog and Student Handbook found at [www.palmer.edu/student-handbook/](http://www.palmer.edu/student-handbook/).

## **Privacy Rights & Responsibilities**

Palmer College of Chiropractic is bound by the [Family Educational Rights and Privacy Act \(FERPA\)](#) which prohibits Palmer College of Chiropractic from releasing any information from your education record without your written permission. Therefore, you understand that if you want Palmer College of Chiropractic to share information from your education record with someone else, you must provide written permission by completing a FERPA Release form available in the Student Administrative Services Office. You may revoke that permission at any time as instructed in the same procedure.

## **IRS Form 1098-T and W-9S**

You agree to provide your Social Security number (SSN) or taxpayer identification number (TIN) to Palmer College of Chiropractic via submission of IRS Form W-9S, as required by Internal Revenue Service (IRS) regulations for Form 1098-T reporting purposes. If you fail to provide a SSN or TIN to Palmer College of Chiropractic, you agree to pay any and all IRS fines assessed as a result of my missing SSN/TIN.

You consent to receive your annual IRS Form 1098-T, Tuition Statement, electronically from Palmer College of Chiropractic. You understand that if you do not consent to receive my Form 1098-T electronically, a paper copy will be provided. You can withdraw this consent or request a paper copy by following the instructions on the [Student Resources hub](#).