



Student Disclosure Statement

(PLEASE PRINT AND FILL IN ALL INFORMATION)			
Student's Name (last, first, middle)		Social Security Number - -	
Home Address	City	State	Zip
Billing Address (if different than home)	City	State	Zip
Phone Number ()	Student Email:		

By signing below, I certify that I have read this entire Student Payment Agreement and Disclosure Statement, and that I understand and agree to all of its terms

Student Signature	Parent or Guardian Signature	Date
	* If the Student is under the age of 18, a parent or guardian signature is required.	

I understand that when I register for any class at Presentation College or receive any service from Presentation College, 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 that my 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 Presentation College 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 that 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 www.Presentation.Edu. 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 that my failure to attend class or receive a bill does not absolve me of my financial responsibility as described above.

I understand and agree that if I fail to pay my student account bill or any monies due and owing Presentation College by the scheduled due date, Presentation College will place a financial hold on my student account, preventing me from registering for future classes, requesting transcripts, or receiving my diploma.

I understand and accept that if I fail to pay my student account bill or any monies due and owing Presentation College by the scheduled due date, and fail to make acceptable payment arrangements to bring my account current, Presentation College may refer my delinquent account to a collection agency. I further understand that if Presentation College refers my student account balance to a third party for collection, a collection fee will be assessed and will be due 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 40 percent of the amount outstanding. Finally, I understand that my delinquent account may be reported to one or more of the national credit bureaus.

Our Mission - Welcoming people of all faiths, Presentation College challenges learners toward academic excellence and, in the Catholic tradition, the development of the whole person.



PRESENTATION COLLEGE

1500 North Main Street | Aberdeen, South Dakota 57401 | presentation.edu | pcsaints.com | 1.800.437.6060

I understand and agree that Presentation College uses e-mail as an official method of communication with me, and that therefore I am responsible for reading the e-mails I receive from Presentation College on a timely basis.

A billing statement, viewable on the student's portal, will itemize the student's payment obligation to Presentation College including but not limited to the following: tuition, room board, course fees, and other fees. The billing statement will also itemize any credits known at the time of the statement such as grant or loan aid, scholarships or deposits made. Any changes in the student's obligations, caused by a change in schedule in aid for the term, will result in a change in the bill and are the student's responsibility.

I authorize Presentation College and its agents and contractors to contact me at my current and any future cellular phone number(s), email address(es) or wireless device(s) regarding my delinquent student account(s)/loan(s), any other debt I owe to Presentation College, or to receive general information from Presentation College. I authorize Presentation College 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, I understand that I may withdraw my consent to call my cellular phone by submitting my request in writing to Presentation College Student Accounts or in writing to the applicable contractor or agent contacting me on behalf of Presentation College.

I understand and agree that I am responsible for keeping Presentation College records up to date with my current physical addresses, email addresses, and phone numbers by following the procedure at www.Presentation.edu. The linked procedure is incorporated herein by reference. Upon leaving Presentation College for any reason, it is my responsibility to provide Presentation College with updated contact information for purposes of continued communication regarding any amounts that remain due and owing to Presentation College.

This agreement supersedes all prior understandings, representations, negotiations and correspondence between the student and Presentation College, constitutes the entire agreement between the parties with respect to the matters described, and shall not be modified or affected by any course of dealing or course of performance. This agreement may be modified by Presentation College if the modification is signed by me. Any modification is specifically limited to those policies and/or terms addressed in the modification.



PRESENTATION COLLEGE

1500 North Main Street | Aberdeen, South Dakota 57401 | presentation.edu | pcsaints.com | 1.800.437.6060

Your Billing Rights – Keep this notice for future use

This section contains important information about the student's rights and the College's responsibilities under the Fair Credit Billing Act.

Presentation College must be notified in case of errors or questions about the student's billing statement.

If the billing statement contains an error, or if more information is needed about a transaction on the billing statement, the student must write the College (on a separate sheet) at the address listed on the billing statement as soon as possible. The College must receive written notice no later than 60 days after the College sent the student the first billing statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights.

The letter should contain the following:

- a. The student's name and account number;
- b. The dollar amount of the suspected error;
- c. A description and explanation (if possible) of the error and why it exists;
- d. If more information is needed, send a description of what the student is not sure about.

Presentation College must acknowledge the student's letter within 30 days, unless the error has been corrected within that time. Within 90 days, the College must either correct the error or explain why the billing statement was correct.

After Presentation College receives the student's letter, the College cannot try to collect any amount the student questions, or report the student as past due. The College can continue to bill the student for the amount in question, including FINANCE CHARGES, and the College can apply any unpaid amount against the student's credit limit. The student does not have to pay any questioned amount while the College is investigating, but the student is still obligated to pay the parts of his/her bill that are not in question. If it is discovered that the College made a mistake on the student's billing statement, the student will not have to pay any FINANCE CHARGES related to the amount in error. If the College didn't make a mistake, the student may have to pay FINANCE CHARGES, and the student will have to make up any missed payments on the questioned amount. In either case, the College will send the student a billing statement of the amount the student owes and the date that it is due.

If the student fails to pay the amount that the College thinks the student owes, the College may report the student as past due. However, if the College's explanation does not satisfy the student and the student writes to the College within 10 days telling the College that the student still refuses to pay, the College must tell anyone the College reports the student to that the student has a question about his/her billing statement. The College must tell the student the name of anyone the College reported the student to. When the matter has been settled between the student and College, the College must tell anyone the College had reported the student to, that the dispute has been settled.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill is correct.