



Southwestern Michigan College Financial Responsibility Agreement – Student Responsibility

About This Document

The Financial Responsibility Agreement (FRA) is a required agreement that informs students of the financial obligations associated with enrolling in classes at Southwestern Michigan College. It also outlines the possible consequences of failing to meet those financial responsibilities. Our goal is to help students understand the financial policies and costs associated with course registration while maintaining transparency and compliance with applicable federal laws and regulations, including debt collection and consumer protection laws.

Student Account

- I am aware of Southwestern Michigan College's registration, add/drop, and withdrawal policies.
- I am responsible for maintaining the confidentiality of my account, password, and restricting access to my computer.
- I am responsible for all activities that occur under my account or password.
- I understand and agree that I am responsible for keeping Southwestern Michigan College records up to date with my current physical addresses, emails, and phone numbers by notifying records in writing. Upon leaving, it is my responsibility to update Southwestern Michigan College with contact information for continued communication regarding any amounts that remain due to Southwestern Michigan College.

Financial Account – Promise to Pay

- I understand that once I register for classes or receive any service from Southwestern Michigan College, I have accepted full responsibility to pay all tuition, fees, and other associated costs.
- I understand and agree that if I drop or withdraw from some, or all, of the classes that I register for, I will be responsible for paying all, or a portion, of the fees in accordance with the tuition repayment policy.

Method of Communication and Billing

- I understand the only email address Southwestern Michigan College will use as an official method of communication with me is my SMC email address, I am responsible for reading the e-mails received in a timely manner.
- I understand that failure to review my e-bill does not constitute a valid reason for not paying my bill on time.
- I authorize SMC 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 student account.

- I understand that I may withdraw my consent to call my cellular phone by submitting my request in writing to SMC or applicable contractors in writing.
- I understand that clerical, or technical billing errors do not absolve me of my financial responsibility to pay the correct amount of fees, tuition, and other financial obligations from registration at Southwestern Michigan College

Delinquent Account/Collections

- I understand that if I fail to pay my account bill or any monies due by the scheduled due date, SMC may place a financial hold on my student account preventing me from registering for additional classes, changing my schedule, participating in commencement, and/or receiving my diploma.
- I understand and accept that if I fail to pay my bill, Southwestern Michigan College may refer my delinquent account to a collection agency.
- I understand that my delinquent account may be reported to one or more of the national credit bureaus.

Returned Payment/Failed Payment Agreements

- If a payment made to my student account is returned by the bank for any reason, I agree to repay the original amount, as well as a \$15 returned payment fee.
- I understand that multiple returned payments could result in suspension, as well as financial holds placed on my student account.

Privacy Rights and Responsibilities

- I understand that Southwestern Michigan College is bound by the Family Educational Rights and Privacy Act (FERPA) which prohibits SMC to release information from my educational record without my consent.
- I understand that if I want SMC to share information regarding my student account with someone else, I must provide written permission.
- I understand that I can revoke my permission to release information at any time.