

UNIVERSITY OF MISSOURI-KANSAS CITY STATEMENT OF FINANCIAL RESPONSIBILITY

Before a student can register for a term, they must electronically agree to or sign a hard copy of the Statement of Financial Responsibility. Students can accept the agreement through Pathway or in the Registration and Records Office.

Payment of Fees

All fees are due and payable to the University and are the student's responsibility to pay as the result of registration or other activity that incurred charges to the student. A minimum payment option is available for students unable to complete their financial arrangements at the time of registration. Students with delinquent accounts will not be allowed to register in subsequent semesters. All payments received are final, no changes or adjustments are allowed to the payment amount once the payment has been processed. Reassessment of fees will still occur based on the established reassessment schedule.

Electronic Billing

Electronic billing is the official method for billing all enrolled students. Billing statements are updated monthly. Students are notified at their UMKC e-mail address when the statement is available for viewing. Electronic billing statements can be viewed from Pathway.

E-mail and Online Statements

UMKC e-mail is the official University method of communication with the student. It is the student's responsibility to check and responsibly manage their UMKC e-mail account so that important information can be received. A student e-mail account will remain active even after a student leaves the University; as long as the email account is accessed at least twice a year. As billing statements are available online, failure to receive a billing statement does not constitute a valid reason for not paying a bill in a timely manner. Actions and charges that result from failure to pay charges on time or to respond to a cashier's office message regarding a student account are the student's responsibility.

Students who prefer a mailed statement while enrolled must submit a request to the Cashiers and Collections Office. It is the student's responsibility to keep all contact information current with the Cashiers and Collections Office. Updating contact info with other University offices may not result in invoices addresses being updated.

Late Payment Fees

Student accounts will be subject to a \$10 late fee every billing period when payment is not received and processed by the scheduled due date as communicated on the student's Monthly Billing Statement.

Finance Charges

The University will assess a monthly 1 percent finance charge on any account that remains unpaid after the payment due date. A finance charge is always assessed on any remaining Adjusted Amount Due after the payment due date; therefore, it is to the advantage of the student to avoid finance charges by paying the account balance in full.

Late Registration Fee

Any student registering on or after the first day of classes will be assessed a late registration fee of \$35.

Withdrawal

It is the student's responsibility to formally notify the Registrar's office and to follow proper procedures when withdrawing from the University. Failure to pay fees, failure to receive financial aid, failure to attend class or refusing financial aid does not constitute an official withdrawal from University of Missouri-Kansas City.

Drop for Non-Payment

Students are responsible for withdrawing from courses using University-approved methods. However, the University reserves the right to drop a student's courses for non-payment if a payment of at least 25% is not made by the first semester due date (August 20th for Fall, January 20th for Spring). Reduction of fees for courses dropped for non-payment will be made according to the established refund schedule for a given semester.

Fee Reassessment for Adding Classes, Dropping Classes, Cancellation or Withdrawal from School

Fees will be reassessed for students who officially cancel classes, withdraw from the University or add/drop classes. Fees included in this reassessment are the educational fee; non-resident fee; student activity fee; information technology fee and course fee (if applicable). Such fees are reassessed and reduced in accordance with the reassessment schedule for each term found on the cashier's Web site. The official refund policy can be found online at www.umkc.edu/adminfinance/finance/cashiers.

Financial Hold

If payment is not received by the due date communicated on your monthly billing statement a financial hold will be placed on your account. This hold will prevent you from receiving transcripts and your diploma.

Delinquent Indebtedness

The University will pursue any and all collection efforts and practices including referring the account to a collection agency and/or attorney and reporting to the credit bureau. The account will be assessed all additional collection charges associated with the collection of the debt including but not limited to: collection agency fees, reasonable attorney's fees, court costs and all other charges allowed by law not to exceed 50 percent of the total charges. Any information (including cell phone numbers, email addresses, and loan references) provided by the student may be used in attempts to collect unpaid debt by the University or an approved third party collection agency.

Right to Modify

The University reserves the right to modify by increase or decrease the fees charged for attendance and other services at the University, including but not limited to educational fees, at any time when in the discretion of the governing board the same is in the best interest of the University, provided that no increases can or will be effective unless approved by the governing board not less than 30 days prior to the beginning of the academic term (semester, etc.,)

to which the fees are applicable, with all modification of fees to be effective irrespective as to whether fees have or have not been paid by or on behalf of a student prior to the effective date of the modification.

Minimum Fee Payment Plan

The student's account is billed for the full account balance for each payment date. However, a minimum payment amount is allowed. The minimum payment amount is derived by dividing the current term charges by the number of scheduled payment dates remaining in the semester, and adding the total of any previous semester remaining balance. The required minimum payment must be made by the due date to avoid late fees. You may pay the total minimum due or any amount greater than the required minimum. Any payment amount less than the total Adjusted Account Balance will result in a 1 percent monthly finance charge on the unpaid remainder. Enrollment is not complete until the minimum payment is made.

Financial Aid

Financial aid (grants, scholarships, loans) that has been approved but has not yet paid to the student account is considered to be "anticipated". Anticipated aid is deducted from the current term balance in the Statement Details area of your monthly billing statement. The balance remaining will be billed to the student and the minimum payment must be paid by the due date communicated on the billing statement. If payment for the total Adjusted Amount Due is not received, the remaining balance is subject to the 1 percent monthly finance charge. If no payment is made, the \$10.00 late fee will assess. When the aid is received, it will be applied to the student account but there will be no reduction in the amount due since the aid was already taken into consideration and deducted from the current term balance. Current term federally funded financial aid cannot be used to pay balances due from a previous aid year. Private loans and scholarships will pay toward any balance remaining on the account, including past aid year amounts.

Third Party Sponsorship

If part or all of your educational expenses are paid by an embassy, agency or company, you may be able to elect to have them billed through our Sponsor Billing process. Written authorization from your sponsor is required and should be directed to UMKC Cashier's Office, 5100 Rockhill Road, Administrative Center 112, Kansas City, MO 64110, Attn: Sponsor Billing. If the sponsor is authorized, then upon receipt of a completed billing authorization, a credit will be posted to your student fee account for the amount authorized. We will bill the sponsor directly on your behalf. If the sponsor does not pay in a timely manner, the third party credit will be removed from your account and you will be responsible for payment. If you do not have full sponsorship for all your fees, you must make at least the minimum payment in order to hold your classes. If you pay less than the full billed balance, you will be subject to a 1 percent monthly finance charge on the unpaid billed balance. If you owe a past term balance, it must be paid in full. Failure to turn in third-party authorizations in a timely manner may result in fees that the student remains responsible for paying. The University reserves the right to require payment to be received from a sponsor before any credit is given.

Payment Methods

Personal checks - The amount of the personal check may not exceed the amount due from the student. A student whose checks are returned from the bank unpaid will incur a \$25 service charge per check. A student presenting a check for fees to the University that is returned unpaid and remains unpaid after the close of the regular registration period may be considered a late registrant and be subject to the late registration fee; the enrollment may also be subject to cancellation.

E-check - Electronic check payment can be made for the amount due online via Pathway. There is no processing fee associated with electronic check payments. A \$25 returned check fee will be charged for any electronic checks that are not honored by your bank.

MasterCard, Discover, or American Express - Credit card payments may only be made through our third party vendor which can be accessed via Pathway. Payment will be accepted on the student's account up to the credit limit of the card holder and may not exceed the amount due. Be aware that a 2.75 percent convenience fee will apply to the amount of the payment. Refunds based on credit card payments will be refunded to the credit card.

Returned Checks

Any check not honored by your bank will result in a \$25 returned check fee. If the returned check, including e-check payments, was written to pay a prior term balance, your classes may be subject to cancellation. Any checks written to UMKC for other departments may be charged to your student account and billed by the Cashiers Office. Such charges will incur all related billing fees. Returned checks that remain unpaid for greater than 30 days may be referred to the Jackson County Prosecutor's Office for collection. The University reserves the right to deny any student check-writing privileges with repeated or egregious attempts to pass a bad check.

Student Charging Privileges

The University may elect to allow certain auxiliary services to add charges to the student account for billing and payment purposes. The student charging privilege is a limited line of credit extended to students who are in good standing on their required payments for the semester. The student charging privilege is a convenient alternative to paying cash, and is not to be confused with a grant or allowance. All charges to the student account are expected to be repaid in full. Any charges added to the student account for benefit of a department become subject to the policies of the Cashiers and Collections Office.

Personal Banking Online Payments

Payments made with your online banking service may result in a significant delay in the processing. We make no guarantees that your payment can be received and processed by the due date.

Bankruptcy

Educational and related fees are generally non-dischargeable in bankruptcy and will survive after the bankruptcy has closed. Except in certain limited situations, this means that a student will still owe the debt to the University after the bankruptcy.

Printed Student Name	Student Signature	Student ID	Term	Date
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