



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 sign a physical copy and submit it to the Registrar's Office.

I understand and agree that my registration and acceptance of the terms of this Statement of Financial Responsibility constitutes a promissory note (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 the University is providing me educational services, deferring some or all of my payment obligations for those services, and I promise to pay for all assessed tuition, fees, and other associated costs by the applicable due date.

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. The tuition and fee payment schedule may be found at www.umkc.edu/cashiers.

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. Instructions on accessing invoices in Pathway are included in the email notification.

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. 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.

Late Payment Fees

Student accounts will be subject to a late fee every billing period when the minimum 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 after the fifth day of classes of the term (after the 2nd day in summer) will be assessed a late registration fee by the Registrar's Office. You can find these dates published on this website:

<https://www.umkc.edu/registrar/registration/registration-dates.html>

Withdrawal

It is the student's responsibility to formally withdraw from classes and follow all proper procedures when withdrawing from the University; including the completion of a total withdrawal exit survey. 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

The University reserves the right to administratively drop a student's courses for non-payment if a minimum payment has not been made by the first semester due date (August 10th for Fall, January 10th for Spring). The drop for nonpayment process does not currently take place during the Summer term. Reduction of fees for courses dropped for non-payment is subject to the established refund schedule for that semester. Students with who have applied for federal aid for that semester may be exempt from the drop process.

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 and program fees; ancillary fees: 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 Office of the Registrar's website at <https://www.umkc.edu/registrar/registration/registration-dates.html>. The official refund policy is online at <https://www.umkc.edu/cashiers/tuition-fees/refunds.html>. The University at any time may add/remove any fees if found that a student was not previously correctly assessed. This can include education fee, non-resident fee, student activity and program fee, ancillary fee, information technology fee, course fee (if applicable), or any fee, charge or adjustment from another university department. If this occurs, the charge/credit will appear on the next billing statement.

Financial Holds

Any student who owes a balance to the University of Missouri – Kansas City will be unable to receive a copy of a transcript or diploma until that balance is paid in full and will have a financial hold assigned to prevent a transcript/diploma from being issued. If payment is not received by the due date communicated on your monthly billing statement, an additional financial hold will be assigned and may prevent enrollment in the current or future semesters, impact your ability to start a new housing contract for future semesters, and prevent you from utilizing your charging privileges. Limited exceptions may be made and due to the timing of holds being placed, the ability to obtain a transcript or enroll in future semesters does not necessarily mean your prior term balance has been paid in full.

Communication

At times, it may be necessary to contact students in regards to student financial information. Because email is the official method of communication, the UMKC Cashiers Office will attempt to contact students via email. If email communication is deemed to be unsuccessful or the information to be communicated is of high importance or urgency, other methods of communication may be used. Agreement to this Statement of Financial Responsibility authorizes the Cashiers Office to utilize any and all addresses, electronic addresses, and phone numbers (including cellular phone numbers) when attempting to contact students in regards to financial information. It is also agreed that the Cashiers Office may disclose all contact information along with other relevant information to any outside collection agency used for the collection of student account fees.

Delinquent Indebtedness

In addition to assessing a monthly late fee and finance charge, the University will pursue all collection efforts and practices in collecting any unpaid balance. These practices include placing phone calls, mailing/emailing invoices and collection notices, utilizing the Missouri Department of Revenue's Debt Offset Program to intercept state tax refunds, referring the account to a collection agency and having the debt reported on your credit bureau reports, and referring the balance to an attorney to pursue the balance via litigation. If your account balance is referred to an outside collection agency your account may be assessed an additional collection fee of up to 30 percent of your outstanding principal balance. This one-time fee would be used to offset any and all costs and expenses, including reasonable attorney's fees and collection agency commission that the University may incur in such collection efforts. The University may also assess any additional collection related expenses in excess of the collection fee as allowed by law.

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 and a service indicator will be placed on the student account to prevent transcript release until the balance is paid in full. 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 the minimum payment is not made, a 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 and to apply holds preventing transcript and diploma release or to prevent future enrollment to student accounts if payment has not been received from a sponsor by the end of the term for which authorization is received.

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 returned check fee. 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 returned check fee will be charged for any electronic checks that are not honored by your bank.

Visa, 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 the third party vendor assess an additional convenience fee will apply to the amount of the payment. Refunds based on credit card payments will be refunded to the credit card, however convenience fees cannot be refunded.

Wire Transfer – Contact the UMKC Cashiers Office for instructions on completing a wire transfer payment.

Returned Checks

Any check not honored by your bank will result in a non-refundable returned check charge. If the returned check, including e-check payments, was written to pay a prior term balance, your classes may be subject to cancellation. Any returned 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 Charge

The University may elect to allow certain auxiliary services to add charges to the student account for billing and payment purposes. Any charges added to the student account for benefit of a department become subject to the policies of the Cashiers 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.

Term _____ Student Printed Name _____ ID Number or SSN _____

Signature _____ Date _____