

Houston Christian University – Student Financial Responsibility Agreement

Promise to Pay

I understand when I register for any class at Houston Christian University or receive any service from Houston Christian University, 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 my registration and acceptance of these terms constitutes a contractual agreement in which Houston Christian University 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 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 hc.edu/student-accounts/important-dates/. 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 my failure to attend class or receive a bill does not absolve me of my financial responsibility as described above.

Tuition Insurance

I understand that tuition insurance is available for me to purchase via Grad Guard prior to each semester, in the event I need to fully withdraw for any covered reasons. I understand that by declining tuition insurance, I assume responsibility for any resulting tuition and fee charges. I further understand that Houston Christian University is not obligated to consider appeals for tuition and fee charges resulting from circumstances that may have been covered under the tuition insurance policy if I elected not to purchase coverage. Visit [Tuition Insurance](#) website for more information.

Method of Billing

I understand Houston Christian University uses electronic billing (e-bill) as its official billing method, and I am responsible for viewing and paying my student account e-bill by the scheduled due date.

I understand administrative, clerical, or technical billing errors do not absolve me of my financial responsibility.

Delinquent Account and Collection

Financial Hold:

I understand and agree if I fail to pay my student account bill or any monies due and owing Houston Christian University by the scheduled due date, Houston Christian University may

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place a financial hold on my student account, preventing me from registering for future classes or receiving my diploma or transcript.

Late Payment Charge:

I understand and agree if I fail to pay my student account bill or any monies due and owing Houston Christian University by the scheduled due date, Houston Christian University will assess late payment charges on my student account.

Collection Agency Fees:

I understand and accept if I fail to pay my student account bill or any monies due and owing Houston Christian University by the scheduled due date, and fail to make acceptable payment arrangements to bring my account current, Houston Christian University may refer my account to a collection agency. If Houston Christian University refers my account balance to a third party for collection, whether an attorney or collection agency, I will be responsible for any costs (including, but not limited to collection fees) associated with attempting to collect the monies due and owing. I understand a collection fee will be assessed and will be due and owing in full at the time of the referral to the third party. For purposes of this provision, the third party may be a debt collection company or an attorney. If a lawsuit is filed to recover an outstanding balance, I will also be responsible for any costs associated with the lawsuit such as court costs, attorney's fees, or other applicable costs. Finally, I understand my delinquent account may be furnished to one or more of the national credit bureaus.

Financial Aid

I understand aid described as "estimated" on my account does not represent actual or guaranteed payment. I understand it is an estimate of the aid I may receive if I meet all requirements stipulated by that specific aid program.

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

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

Prizes, Awards, Scholarships, Grants: I understand all prizes, awards, scholarships, and grants awarded to me by Houston Christian University will be credited to my student account and applied toward any outstanding balance. I further understand my receipt of a prize, award, scholarship, or grant is considered a financial resource according to federal Title IV financial aid

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regulations and may therefore reduce my eligibility for other federal and/or state financial aid which, if already disbursed, must be reversed.

Communication

Method of Communication:

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

Contact:

I authorize Houston Christian University and its agents and contractors to contact me at my current and any future phone number(s), and email or mailing address(es) regarding my delinquent student account, any other debt I owe to Houston Christian University, or to receive general information from Houston Christian University. I authorize Houston Christian University 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.

Updating Contact Information:

I understand and agree that I am responsible for keeping Houston Christian University records up to date with my current mailing addresses, email addresses, and phone numbers by contacting the [Office of Academic Records](#). Upon leaving Houston Christian University for any reason, it is my responsibility to provide Houston Christian University with updated contact information for purposes of continued communication regarding any amounts that remain due and owing to Houston Christian University.

Entire Agreement

This agreement supersedes all prior understandings, representations, negotiations and correspondence between the student and Houston Christian University, 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 Houston Christian University if the modification is signed by me. Any modification is specifically limited to those policies and/or terms addressed in the modification.

Severability Clause

If any provision, term, or clause of this Agreement is declared illegal, unenforceable, or ineffective in a legal forum with competent jurisdiction to do so, this Agreement shall be deemed severable, and all other provisions, terms, and clauses of the Agreement will remain valid and binding on the Parties.