## ROGER WILLIAMS UNIVERSITY STUDENT FINANCIAL AGREEMENT

This agreement is presented to students yearly prior to the beginning of the Fall and Spring semesters.

By completing, authorizing and submitting registration, I agree and promise to pay Roger Williams University the full amount of any financial obligation (tuition, fees, other expenses) resulting from my registration. Obligations not paid in full prior to the due date shall be payable on demand, assessed a late payment penalty charge of \$325 and will bear interest. I understand that, if my account is past due, Roger Williams University may place my financial obligation with an outside collection agency. I also understand that, when an account is placed into collections, it may be reported to the national credit bureaus and adversely affect my credit rating. I further agree to pay all costs, expenses, and attorney fees related to the collection of the obligation, to the extent permitted by law. In addition, I understand that Roger Williams University is a nonprofit educational institution and, as such, I understand and agree that my financial obligation to Roger Williams University and/or my student receivable account constitutes an educational loan for the purpose of financing of my education and therefore is not dischargeable under the United States Bankruptcy Code or in any bankruptcy proceedings. I also understand that Roger Williams University reserves the right to cancel my registration for delinquent payments, partial payment, or nonpayment. This agreement shall be construed and enforced in accordance with the laws of the State of Rhode Island. By checking the box below I acknowledge that I have read the above statement and agree to its terms and conditions.