

Payment Policies and Information (ADP)

PAYMENT INFORMATION:

Payments for tuition and books are due in full on the first day each course starts. It is the responsibility of the student to make each payment on time. Any change from the selected payment plan must be requested in writing and submitted to Student Financial Services for approval. Students who are administratively withdrawn from the College for financial reasons will be responsible for paying their account in full before they may be re-admitted. Other fees (graduation fee, tutorial fees, etc.) charged to your account are due within two weeks of the invoice date. To ensure accurate processing of payments, please include your seven-digit Student ID number along with the applicable course number or course name.

Payments can be made by:

1. Submitting an on-line payment on MyWP.warnerpacific.edu under Student Accounts, Pay on My Account. Payments can be made by e-check and all major credit cards.
2. Visiting the Cashier's Desk in Egtvedt Hall on the Tabor Campus (cash, check or credit cards accepted in person)
3. Phoning in a credit/debit card payment to 503-517-1207 (only VISA, MasterCard & Discover)
4. Mailing checks to: Warner Pacific College
Attn: Office of Student Financial Services
2219 SE 68th Ave
Portland, OR 97215

REQUESTING FINANCIAL AID EXCESS FUNDS:

If your financial aid award exceeds your cost of tuition, fees and books, you may be eligible to receive excess funds. Check your student account three weeks after you begin classes in the term to see if funds have posted to your student account. If funds have posted to your account, Student Financial Services will audit your account and automatically refund excess funds within 14 days of the funds being posted. Refunds will be direct deposited to your bank account, or a check will be mailed to the address on record. Please allow the full 14 days for processing before calling to check the status of your refund.

PLEASE NOTE: All refunds are an estimated amount. Changes to the cost of books, withdrawing, dropping, or adding classes after you have received your excess funds may create a balance due to Warner Pacific College.

ACCOUNT ACCESS AND RECEIPT REQUESTS:

Your student account information is accessed through your MyWP Portal account under Student Accounts, View Account and Make Payments. Detailed statements are available online for each term through your MyWP Portal account. Be sure to review the charges and financial aid listed.

Your financial aid award letter is also available through your MyWP Portal Account.

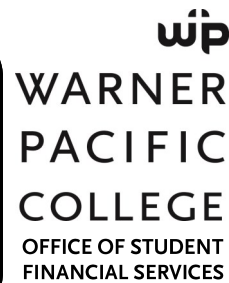
Receipts can be printed from your MyWP Portal account. Click on the payment under Account Activity and print the receipt.

Please refer to the Warner Pacific College Bulletin for financing options and additional policies.

STUDENT INFORMATION

LAST Name: _____
FIRST Name: _____ M.I.: _____
Student SSN: _____
WPC ID #: _____ DOB ____/____/____

**ADP Student
Financial
Agreement and
Initial Disclosure**



Federal regulations concerning the Truth-in-Lending Act require the following technical disclosure of terms of payment and credit.

The payment of a student's obligation to Warner Pacific College (WPC or the College) is governed by the Student Financial Agreement and Initial Disclosure which each student is required to sign prior to enrolling in classes.

GENERAL PROVISIONS:

- My student account reflects a balance I owe for educational services obtained from and the associated costs of attending WPC.
- When I register for class, I incur charges and am responsible for payment of these charges whether or not I attend.
- WPC is a non-profit institution of higher education. As such, I understand that this agreement constitutes an extension of credit solely for my use toward the pursuit of educational services at the College and I agree to undertake any financial obligations and repay any debts that may arise under this Agreement. I understand that any student loan(s) obtained to pay for these educational services may not be dischargeable in bankruptcy.
- This agreement will be in effect until I have fulfilled all financial obligations to the College, and the College has terminated this agreement.
- I have been issued a Schedule of Fees for my intended program.
- I understand that WPC uses electronic billing (e-bill) as its official billing method, and therefore I am responsible for viewing and paying my student account e-bill by the scheduled due date. I further understand that failure to review my e-bill does not constitute a valid reason for not paying my bill on time. E-bills are available at MyWP.warnerpacific.edu.

REPAYMENT:

- I promise to pay the College the principal and any late fees, fines or penalties by the due dates stated in applicable College catalogs and/or websites.
- If payment is made by check and the check is returned, I agree that a fee of \$25.00 may be charged to my student account.
- If I expect financial aid to pay all or part of my financial obligations to the College, I understand that it is my responsibility to meet all requirements for disbursement to my student account. I authorize the College to use the financial aid to pay for all education costs charged to my student account for my entire period of enrollment and/or attendance at the College.
- I understand that it is my responsibility to ensure that all requirements of grantors, lenders, employers and other third-party payers are met on a timely basis.
- I understand that despite my expectations for payment from financial aid or other sources that I am ultimately responsible for all charges incurred.
- I understand that my financial aid may be adjusted due to eligibility. I agree to reimburse the College any amounts for which I am not eligible under applicable financial aid guidelines as a result of adjustments.
- I understand that administrative, clerical or technical billing errors do not absolve me of my financial responsibility to pay the correct amount of tuition, fees and other associated financial obligations assessed as a result of my registration at WPC.

FAILURE TO PAY:

- I hereby agree that if I fail to make the minimum payment amount(s) in accordance with the accepted payment arrangement created with the Office of Student Financial Services and/or pay the College the full amount of monies owed, all the following conditions will apply:
 1. The College may assess a 1.5% service charge based on the amount due each month the amount due remains unpaid.
 2. The College shall place a temporary hold on my access to register for future courses until the balance of my WPC student account is made current.
 3. The College shall place a temporary hold on the release of my academic transcripts (both official and unofficial) until the balance of my student account is paid in full.
 4. The College may refer my outstanding debt to an external agency for collection.

See next page for additional provisions and required signatures

COMMUNICATION:

Method of Communication:

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

Contact:

- I authorize WPC 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 delinquent student account(s), loan(s), any other debt I owe to WPC, or to receive general information from WPC. I authorize WPC 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. Furthermore, I understand that I may withdraw my consent to call my cellular phone by submitting my request in writing to the Office of Student Financial Services or in writing to the applicable contractor or agent contacting me on behalf of WPC.

Updating Contact Information:

- I understand and agree that I am responsible for keeping WPC records up to date with my current physical address, email addresses, and phone numbers by following the procedure to update my user account on MyWP.warnerpacific.edu. Upon leaving WPC for any reason, it is my responsibility to provide WPC with updated contact information for purposes of continued communication regarding any amounts that remain due and owing to WPC.
- I agree to provide my Social Security Number (SSN) or Taxpayer Identification Number (TIN) to WPC upon request as required by Internal Revenue Service (IRS) regulations for Form 1098-T reporting purposes. If I fail to provide my SSN or TIN to WPC, I agree to pay any and all IRS fines assessed as a result of my missing SSN/TIN.

COLLECTION:

- If my tuition, fees, or other charges remain unpaid, I understand that my account and debt information may be sent to an outside collection agency. I agree to be held responsible for paying collection agency fees which may be based on a percentage at a maximum of 50% of the debt, and any other costs and expenses, including reasonable legal fees incurred in such collection efforts.
- This agreement shall be construed in accordance with Oregon State Law and any lawsuit to collect unpaid fees may be brought in the appropriate court sitting in Multnomah County, State of Oregon, regardless of my domicile at the time of bringing such suit. In the event of litigation, I agree to pay all costs associated with such litigation, trial, or appeal, including but not limited to, attorney and legal fees.
- The College and/or the external collection agency may report my delinquent debt to national credit reporting agencies. This action may negatively impact my credit history and score.

REFUNDS AND WITHDRAWALS:

- I understand that I must abide by the official College policies regarding withdrawal from the College. Withdrawal from the College, whether voluntary or at the request of the College, does not exempt me from payment in full for charges incurred while attending the College.
- I understand that in the event I withdraw from all courses or I am dismissed from the College, a pro-rated amount of tuition and fees will be refunded based on the schedule published in the Bulletin.
- I understand any balance created by my withdrawal from the College will become immediately due and I must pay in full or make arrangements for payment with the Office of Student Financial Services.

BOOK & FEE APPROVAL:

I authorize WPC to use my Title IV financial aid funds (if received) to pay for other educational related expenses outside of tuition and required fees. These expenses include book charges and other fees related to my education.

- I agree I do not agree (*I understand that my financial aid will not cover these charges and I must submit separate payments for each of these fees and not doing so will result in additional charges and administrative withdrawal from the College.*)

SIGNATURE:

This Agreement creates a legal obligation to pay tuition and required/applicable fees. I have read the above conditions and understand my financial responsibility to WPC. I understand and agree that if I am younger than the applicable age of majority when I execute this agreement that the educational services provided by WPC are a necessity, and I am contractually obligated pursuant to the "doctrine of necessities."

Student Signature _____ Date _____

ADP Student Payment Plan Worksheet

STUDENT INFORMATION:

LAST Name: _____
 FIRST Name: _____ M.I.: _____
 WPC ID #: _____

PURPOSE OF WORKSHEET:

Please select the tuition management plan that best supports your financial needs. **A secondary plan must be selected even if the primary payment option covers 100 percent of the required cost of your program** (exception is the Pay & Go Plan). You may change your plan at any time by submitting a new signed payment plan worksheet to Student Financial Services.

SOURCE OF FUNDS:

Please select a **Primary AND Secondary** option.

Primary Secondary

- Financial Aid Plan:** Federal Pell Grants, State Grants, and Stafford Loans (need and non-need based programs) are available for eligible students. You must pay tuition and fees, not covered by financial aid, on or before each payment due date in accordance with the terms under the Pay & Go Plan.
- Have you filed your FAFSA?** (Free Application for Federal Student Aid) Yes No
- Pay & Go Plan:** In this plan you pay course by course. 100 percent of your payment must be submitted two weeks prior to each course start date.
- Corporate Tuition Deferment Plan:** You may qualify for this plan if your company reimburses you for 100 percent of your tuition without proof of payment. The company policy must be approved and on file. Material fees are due two weeks prior to each course start date.
- Military/Veterans Benefits Plan:** Military benefits vary, depending on your military service. Active Duty? Veteran? (submit copy of Certificate of Eligibility right away)
 Please indicate the branch of service here: _____
- Direct Bill Plan:** An approved company tuition voucher must be received 2 weeks prior to each course start date. You must pay tuition not covered by direct billing two weeks prior to the first night of class. Your employer must pay 100 percent of your tuition directly to WPC in order for this option to be considered a primary option.

SIGNATURE:

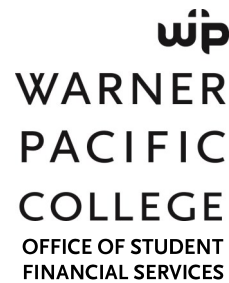
I have read and understand the above payment options and the stated policies and procedures of the Adult Degree Program (ADP) at WPC. I agree to pay WPC in accordance with the primary option that I have selected. I understand that I am financially responsible for all services rendered to me by WPC. Failure to comply with my financial agreement may result in holding of course grades and official transcripts, administrative withdrawal, assessment of late fees, referral to collections and an unfavorable credit reference. I agree to notify WPC of any changes in my current address and phone number. I agree that my selection of the primary finance option is voluntary, and the terms and conditions of payment are not contingent upon my receipt of a grade, invoice, statement or reimbursement by my employer or qualification for financial aid.

Student Signature _____ Date _____

STUDENT INFORMATION

LAST Name: _____
FIRST Name: _____ M.I.: _____
WPC ID #: _____

**Student Refund
Authorization
Form (ADP)**



OPTION 1: DIRECT DEPOSIT

Important! Please read and sign before completing and submitting.
I hereby authorize Warner Pacific College (WPC), either directly or through its service provider, to deposit any amounts owed me by initiating credit entries to my account at the financial institution (hereinafter "Bank") indicated on this form. Further, I authorize Bank to accept and to credit any credit entries indicated by WPC, either directly or through its service provider, to my account. In the event that WPC deposits funds erroneously into my account, I authorize WPC, either directly or through its service provider, to debit my account for an amount not to exceed the original amount of the erroneous credit. When an account refund is direct deposited, I will receive an email advice detailing the amount(s) deposited.
This authorization is to remain in full force and effect until WPC has received written notice from me of its termination in such time and in such manner as to afford WPC and Bank reasonable opportunity to act on it.

Account Information
The account number is not your debit card number.

Bank Name/City/State: _____
Routing/Transit #: _____ Account Number: _____
 Checking Savings Other (not debit card)

Below is a sample check MICR line, detailing where the information necessary to complete this form can be found. Please note, however, that not all checks use this numbering system, for best results **also attach a voided check**.



Routing/Transit #
(A 9-digit number found between these two marks)

Checking Account # (not your debit card number)

Check #
(This number matches the number in the upper right corner of the check – not needed for direct deposit)

OPTION 2: PAPER CHECK

By leaving the direct deposit account information above blank, you are requesting that all money due to you from WPC be issued by paper check and mailed to your preferred mailing address filed with the Office of the Registrar. Balances held to pay for future charges (especially books) will be refunded at the end of each academic year either by direct deposit (if account information submitted above) or paper check mailed to the preferred mailing address.

STUDENT SIGNATURE (REQUIRED)

I hereby authorize WPC to use the method indicated above to refund any student account credit balances and/or expense reimbursements or other expense payments due me.

Student Signature: _____ Date: _____

Textbook Policy

Warner Pacific College is committed to making a college education as accessible and affordable as possible. In addition to keeping tuition and fees low, the college is committed to keeping the cost of textbooks and instructional materials affordable while simultaneously ensuring that students in the accelerated adult learning program have dependable and timely access to those materials.

In order to provide Adult Degree Program (ADP) students with maximum dependability and affordable choices, WPC has chosen to partner with Tree of Life Bookstores. The partnership with Tree of Life allows for two important things: (1) students receive the correct books, on time, automatically, and (2) students may select purchasing options that allow them to better manage their financial resources.

Because the ADP is an accelerated degree program (courses run on a continuous cycle, two to seven weeks at a time, as contrasted with a 15-week traditional semester), having the correct textbooks and materials in time to prepare for class is of critical importance. Students who do not have the appropriate materials before class quickly fall behind, negatively impacting their odds for success and potentially that of their learning team. In addition, Tree of Life offers auto-fulfillment, meaning that the book order is triggered by course registration, and therefore students are not required to do anything after registration (assuming they have established their preferences) in order to have the books shipped directly to them, in time for class.

Partnering with Tree of Life also provides better financial control to students. Tree of Life is able to provide students with competitive pricing on new books, but also provides lower-cost used book and rental options. Students may review their options and make informed decisions about the kinds of books they will purchase through Tree of Life's comprehensive website (www.treeoflifebooks.com). (Note that Tree of Life makes every effort to honor those preferences, but due to fluctuations in the supply, fulfilling preferences is not always guaranteed.) More information is also available through Tree of Life's customer service line (1.888.392.2930). ADP enrollment counselors and/or academic advisors are available to assist with other questions.

* * *

By signing this form, I acknowledge that I understand that my books will be delivered prior to each class at the address I have indicated, under the purchasing parameters of my choice (whenever possible), and will be billed to my student account. I understand that I may change my textbook preferences (new, used, rental) at any time, and that I am responsible to submit a current, secure address to receive my textbook deliveries. I have read and understand the textbook policy, and agree to abide by its terms while a student in Warner Pacific College's Adult Degree Program.

Signature

Date

Approved by Executive Cabinet 5/4/15