

CWI Payment Plan Contract Terms and Conditions

Terms and Conditions

Initial Payment: You understand and agree that the CWI Payment Plan Contract is expressly conditioned upon the initial payment, at which time the term of this Payment Plan Contract will commence.

Setup Fee: You understand and agree that a non-refundable setup fee will be added to the total balance owed for the semester and/or registration. By entering into the CWI Payment Plan Contract, you acknowledge and agree that the first payment includes the setup fee.

Late Fees: If a payment on a payment plan is late, a fee of \$15 will be charged per occurrence.

Payment Return Fee: If a payment is returned to the college by your bank for any reason, you will be charged up to \$25 for each payment returned, to the extent permitted by law.

Right to Prepay: You have the right to prepay all or any part of your obligation under the CWI Payment Plan Contract at any time without penalty.

Adjustments/Changes: CWI has the right to adjust the CWI Payment Plan Contract should there be changes to your student account due to changes with your registration, financial aid eligibility, third party sponsorships, scholarships, etc. CWI will regularly review your student account to ensure the accuracy of the CWI Payment Plan Contract.

Financial Assistance: In the event that you receive Financial Aid (Federal, State, Institutional or Scholarships) or any other financial assistance, you understand and agree that CWI will use those funds to reduce or pay off any allowable outstanding balance owed to CWI first and will only issue a refund to you once the outstanding balance owed has been paid in full. If you do not receive Financial Aid or your Financial Aid is pending, you understand that you are personally responsible for making the payments due on your account.

Default: If you fail to pay any installment under the CWI Payment Plan Contract when due, then subject to applicable law and after CWI provides to you any notice that may be required by law, CWI may declare the entire unpaid balance and all other fees due under the CWI Payment Plan Contract to be immediately due and payable. Additionally, if you fail to pay any installment when due, you understand and acknowledge that CWI may stop providing any or all of the services that you (the Student) is receiving under the CWI Payment Plan Contract. In the event of default, CWI will refer the outstanding balance to an independent collection agency. You agree to and will be personally responsible for the full amount referred to the collection agency and understand the collection agency may charge you an additional 33% for all costs of collection.

Holds: In the event of default, in addition to any other legal or equitable remedy allowed by law, which CWI hereby expressly retains, CWI reserves the right to withhold official academic transcripts, grades, diplomas, certificates, registration(s) for subsequent semesters, or any other services not specifically listed herein.

Applicability of Provisions: You understand that CWI is located in the State of Idaho and the CWI Payment Plan Contract will be entered into in the same State. Consequently, the provisions of the CWI Payment Plan Contract will be governed by federal law and the laws of the State to the extent not preempted, without regard to conflict of law rules. If any of the provisions contained in the CWI Payment Plan Contract are in conflict with any applicable laws or statutes, the appropriate laws or statutes will apply. All other provisions of this Contract, however, will remain in effect.

Electronic Communication Disclosure Consent: Electronic Forms and Communications: Your consent will apply to all information we send to you, or disclose or communicate to you, relating to your enrollment in the CWI Payment Plan and your CWI Payment Plan account(s). You consent and agree that such communications may be delivered to you by posting such communications to your online account, by sending such communications to your student and preferred email address, or by making such communications available to you during your online session. Email communications may include attachments or embedded links. Such communications would include, without limitation, all notices and disclosures, CWI Payment Plan enrollment materials and other forms, the CWI Payment Plan Contract, account statements, and other information. If you do not wish to receive communications electronically, you will not be permitted to enroll in the CWI Payment Plan. Your consent also permits us to obtain your electronic authorization on certain communications, including the CWI Payment Plan Contract(s). If you do not wish to sign the CWI Payment Plan Contract electronically, you will not be permitted to enroll in the CWI Payment Plan.

You may obtain a paper copy of any communication by printing it from your computer or by contacting One Stop Student Services. You may obtain a paper copy of any electronic agreement or form that was submitted with an electronic authorization by printing it from your computer or by asking us to send you a copy. The request for a paper copy of any Communication will not by itself constitute a withdrawal of consent.

You authorize the College of Western Idaho and its respective agents and contractors to contact me regarding my Contract, including but not limited to any balances due or for any delinquencies that are owed, at the email address, phone number, wireless device, pre-recorded voice, text message, or by U.S. mail service based on the contact information that I have provided or may provide in the future.