

MURRAY STATE UNIVERSITY STUDENT CONSENT AND OBLIGATION STATEMENT

Registration Agreement Version 1.1

Please read the following information carefully to understand your rights and responsibilities and to avoid misunderstanding.

TERMS, CONDITIONS, AND RESPONSIBILITIES

OFFICIAL COMMUNICATION AND CELL PHONE AUTHORIZATION

Murray State University's (also known as the University) official method of correspondence with students is via their University assigned email address. I understand I am responsible for activating and regularly checking my University assigned email account. I agree to access my academic, billing, and financial records through myGate and take care of any actions required of me as identified in myGate or through my University email account.

By providing my cell phone number, I authorize the University, its vendor partners, collection agencies and its respective agents and contractors to contact me regarding my registration or graduation status, academic standing, financial statement (including bills, loans, scholarships, and repayment of loans or other accounts), at the current or any future number that I provide for my cellular phone or other wireless device using automated telephone equipment or artificial, pre-recorded voice or text messages or personal calls and emails in their efforts to contact me.

Furthermore, I understand that I may withdraw my consent to be contacted via my cell phone by submitting a written request to the University or in writing to the applicable contractor or agent contacting me on behalf of the University.

CONSENT TO CONDUCT UNIVERSITY BUSINESS ELECTRONICALLY

I understand that by enrolling in courses at Murray State University, I am agreeing to the terms and conditions provided in this statement and entering into agreements and transactions with Murray State University using electronic records and signatures. I agree that Murray State University reserves the right to, at any time, and without further agreement by me, change class locations, teachers, and class delivery methods including, but not limited to, online instruction, in-person instruction or any combination thereof. If I am unable to complete the registration process for any reason and a University official completes the registration process for me pursuant to my direction or with my permission, I understand and accept my obligations as outlined in this document.

Agreements and transactions covered by this consent include, but are not limited to, the following:

- **Registration:** enrolling, dropping or withdrawing from courses; viewing student schedule, grades and transcripts; ordering transcripts; applying for graduation; viewing degree audits; FERPA release requests; requesting enrollment verifications; etc.
- **Financial Aid:** receiving disclosures and notices; viewing, accepting or declining financial aid; reviewing communications; etc.
- **Student Account:** viewing tuition bills; receiving notification of loan disbursements; IRS Form 1098-T Agreement; signing up for Direct Deposit; etc.

- **Miscellaneous:** updating contact and emergency contact information; signing statements of financial responsibility; receiving student consumer information; etc.

I understand my consent means the University is not required to provide me with records in paper format. If I want a paper copy of any record the University has sent to me electronically, I may print a copy of that record or I may contact the University office responsible for the communication, transaction or agreement. However, I understand that even with this consent, the University reserves the right to provide communications and engage in transactions and agreements with me in paper form at any time.

STUDENT ACCOUNT

Billing

I understand the University 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.

Payment of Fees/Promise to Pay

Enrolling in courses at Murray State University constitutes a legally binding educational contract with the University to pay tuition, fees, room, board, parking citations, fines, bookstore charges, class fees, and other charges assessed by the University for which I am liable. I can find the fee schedule at <https://www.murraystate.edu/admissions/BursarsOffice/fees.aspx>.

Failure to withdraw from all classes or drop any class by the published deadlines (found at murraystate.edu/deadlines) may result in financial responsibility for all charges. I am responsible for fees associated with class add/drop if I fall below full-time status or completely withdraw from the University. In addition, if the University is required to return Federal Title IV funds ("Federal Aid") or federal Veteran benefits as a result of my dropping classes or officially/unofficially withdrawing from all classes, I acknowledge and agree that I am responsible for the repayment of the Federal Aid to the University. I WILL NOT ASSUME THE UNIVERSITY WILL CANCEL ("PURGE") MY CLASSES DUE TO NON-PAYMENT OR NON-ATTENDANCE.

I acknowledge and agree that any monies owed to the University under a payment plan constitute an educational loan that cannot be discharged in bankruptcy under 11 U.S.C. 523(a)(8).

I am responsible for reading and understanding the current Proration of Charges ("Refund") policy of the University as it appears on the University's website at <https://www.murraystate.edu/admissions/BursarsOffice/ProRationOfCharges.aspx>. A request to cancel my enrollment does not constitute, nor shall it be construed as, a waiver by the University of my financial obligation.

Late Payment Fee

A late fee of \$50 plus 1.5% of the total past due balance will be assessed monthly until paid in full.

Delinquent Account/Collection

I am responsible for all outstanding debts and contracts with the University. The University reserves the right to assess financial penalties on any indebtedness. Any past-due accounts may be referred to MSU Internal Collections, and in such event that I shall be responsible for and agree to pay, in addition to any Balance Owed, MSU's Internal Collection Fee which amounts to 15% of the Balance Owed. Further, I agree to pay any external fees and further

agree to pay all other costs of collection, fees, and expenses, including but not limited to reasonable attorney's fees and court costs, incurred by the University in any collection efforts along with interest as may be allowed by law. Delinquent accounts may be reported to one or more of the national credit bureaus.

IRS Form 1098-T Higher Education Tax Form & Collection of SSN/TIN

I understand that the University is required to report certain qualified tuition and expenses billed to me to the Internal Revenue Service (IRS) on an annual basis on a Form 1098-T ("Tuition Statement"). If the University is required to file a Form 1098-T for me, I will be required to provide my Social Security number (SSN) or other taxpayer identification number (TIN). I understand that failure to provide an SSN and TIN when required may result in a penalty imposed by the IRS and may affect my ability to claim certain federal education tax credits or deductions for qualified tuition and expenses. I consent to receiving my annual Form 1098-T electronically through myGate. I understand that I can withdraw my consent to an electronic Form 1098-T and request a paper copy by contacting msu.bursar@murraystate.edu.

FINANCIAL AID

I understand that I must file the FAFSA annually to be considered for institutional aid (including loans, waivers, and scholarships) each academic year. The FAFSA form can be found at <https://studentaid.gov>. If the FAFSA is not completed, institutional aid will not be disbursed to the student account.

Satisfactory Academic Progress

To remain eligible for state and federal financial aid, I understand that I must meet the standards set forth in the Satisfactory Academic Progress ("SAP") Policy. The SAP policy can be found at <https://www.murraystate.edu/admissions/financialaid/SatisfactoryAcademicProgress.aspx>.

Disbursement of Aid

I understand that my financial aid is estimated until finalized. Students are allowed to charge books to their student account at the University Bookstore through the 5th day of the semester. Disbursement of federal/state aid and scholarships to eligible students will begin after the drop/add period (after the 5th day of classes).

Any changes to my FAFSA, enrollment, housing or eligibility status may affect my eligibility and result in adjustments to my financial aid types and amounts. Refund checks for students with credit balances after the disbursement of aid should be available approximately 3 weeks after the semester begins. Disbursements and refund checks will be processed on a weekly basis thereafter for late awards and/or adjustments.

I understand that scholarship/grant assistance in excess of the cost of tuition, fees and books is considered taxable income and must be self-reported for tax purposes according to IRS regulations. I understand that any Title IV financial aid disbursed/credited to my account will pay for allowable educationally related charges such as tuition and fees, as well as housing and meals if contracted with the University, for the period for which the funds are provided. I also understand that Title IV financial aid cannot be used to pay for any penalty fees such as late payment fees, late registration fees, return check fees and campus housing damage fees.

Students are encouraged to sign up for direct deposit in order to receive refund checks in a timely manner. Students who live off campus may email the Bursar at msu.bursar@murraystate.edu to request an official letter that can be provided to landlords documenting the availability of refund checks.

Withdrawing or Stop Attending Classes (Return to Title IV – R2T4)

I understand that my financial aid is contingent upon my continued enrollment and attendance in each class upon which my financial aid eligibility was calculated. If I drop or stop attending any class before completion, I understand that my financial aid eligibility may change, and the financial aid awarded to me may be reduced or canceled (“Return to Title IV”). If my financial aid is revoked, I agree to repay those funds to the University or to the federal government. The Return to Title IV policy can be found at https://www.murraystate.edu/admissions/financialaid/Return_to_Title_IV.aspx.

STUDENT RECORDS, REGISTRATION & CONSUMER INFORMATION**Privacy Rights and Responsibilities**

The Family Educational Rights and Privacy Act (“FERPA”) of 1974, as amended, is a federal law that protects the privacy and confidentiality of personally identifiable information contained within student education records. The University complies with FERPA’s confidentiality protections, honors students’ rights to inspect and review their education records, and provides students with an opportunity to have inaccurate or misleading information in their education records corrected. Additional information can be found at www.murraystate.edu/ferpa.

Deadlines

I agree to abide by the academic deadlines set by the University. This includes, but is not limited to, registration, adding/dropping/auditing courses, applying for graduation, grade changes, theses/dissertation/PLA, and schedule change fees. All academic deadlines can be found at murraystate.edu/deadlines. Refer to the Payment of Fees/Promise to Pay section above for refund and late registration fees.

Student Life Handbook

I agree to abide by all policies found in the Student Life Handbook and Student Disciplinary Rules and Procedures found at <https://www.murraystate.edu/about/administration/StudentAffairs/policies.aspx>.

Official Grades

Instructors may use a web-based learning management system (such as Canvas) for the completion of coursework. I understand official final grades will be posted in myGate and on my academic transcript; grades shown in Canvas are not official grades.

If I fail to drop classes or withdraw from the university by the published deadline found at murraystate.edu/deadlines it may result in receiving failing grades. See also the Payment of Fees/Promise to Pay section regarding financial responsibility.

Consent to Recording

I consent to the recording of my face and/or voice by the University and/or its applicable technology vendors for the purpose of compliance with the University’s testing integrity protocol, and I waive all claims under any biometric information privacy statute or similarly titled provision. I acknowledge that I may now, or in the future, be enrolled in an online or hybrid course or courses that permit me to complete examinations online in a location selected by me. The University may require, as part of its testing integrity protocol, that I comply with reasonable requests to demonstrate my testing environment remains free of impermissible aids. I acknowledge that I may be required to complete a camera scan of my testing environment, and I hereby specifically consent thereto whether the camera scan occurs in my home or elsewhere.

Instruction

This agreement does not promise or guarantee that any particular mode of instruction or particular service will be available at all times during the academic term.

Consumer Information

Information on financial assistance available to enrolled students, the annual campus security report, completion and graduation rates, students' rights under FERPA, voter registration procedures, and other required consumer information is available at <https://www.murraystate.edu/admissions/financialaid/consumer.aspx>

ENTIRE AGREEMENT

This agreement supersedes all prior understandings, representations, negotiations and correspondence between the student and the University, constitutes the entire agreement between parties with respect to matters described, and shall not be modified or affected by any course of dealing or course of performance.

The Student Consent and Obligation Statement is also available at <https://www.murraystate.edu/admissions/financialaid/consumer.aspx>.