



Springfield Technical Community College

Progress
Tracker

Student
Information

Amount Due/
Plan Options

Payment
Method

Account
Information

Review &
Submit

Thank
You

THANK YOU FOR USING e-CASHIER

Your agreement has been submitted.

Your confirmation and agreement number is 8XQT04

We recommend that you print this page for your records.

[Print for your records](#)

To protect your personal information, this window will close automatically in 10 minutes.

[Exit e-Cashier](#)

**SUBMITTED AGREEMENT FOR
Springfield Technical Community College (#0H773)
SUBMITTED on 06/02/2017**

I, Hadi Ghanous, guarantee that I am an authorized signer on the account provided in this agreement. I authorize Nelnet Campus Commerce to process payment(s) from my account as indicated on this agreement for the dollar amount above in order to meet my financial obligation to Springfield Technical Community College. I consent to the inclusion of the Truth in Lending Disclosure statement in this electronic agreement. I understand that I may print a copy of this authorization for my records. If I am unable to print a copy, I may request Nelnet Campus Commerce to send a copy of this authorization and agreement to the address listed for the responsible party in this Agreement.

☒ **Click here to accept the terms and conditions of this Agreement. Then click the Submit and Activate button below to activate the agreement.**

STUDENT INFORMATION:

This is your STCC student ID. *****8109**

Student's Name: **Hadi Ghanous**

Student's e-mail: **hghanous@umass.edu**

RESPONSIBLE PARTY INFORMATION

Name: **Hadi Ghantous**
 Address: **56 Birch Street**
Dedham, MA 02026
 Daytime Phone: **(781) 366-2027**
 Evening Phone: **(781) 366-2027**
 e-mail Address: **hghantous@umass.edu**

Access Code: ********

Additional Authorized Party: **Ibtissam Kastoun**

PAYMENT PLAN

Total Contract Amount:	\$1,580.00
Down Payment:	\$790.00
Plan Enrollment Fee:*	\$35.00
TOTAL PAYMENT TO BE PROCESSED IMMEDIATELY:	\$825.00
Remaining balance:	\$790.00
Number of Payments:	1
Payment Amount:	\$790.00
Last Payment:	\$0.00
Month of First Payment:	July
Payment Date:	5th of the month

*\$23.00 of this fee is retained by Nelnet for providing the software and support necessary to administer your payment plan. The remainder of this fee is remitted to your community college.

ACCOUNT INFORMATION

You have elected to use a bank account for an IMMEDIATE down payment and any SCHEDULED payment(s).

Bank Information

Bank Name: **Bank Of America**

Bank Routing Number: *********

Account Number: *******0621**

Account Type: **Checking**

An acknowledgement e-mail of your enrollment through Nelnet was sent to: hghantous@umass.edu

Budget Worksheet

Below is a copy of the budget worksheet for your agreement:

Expenses

Net Amount Owed: \$ 1,580.00

Terms & Conditions

Please review the terms and conditions below and scroll to the bottom to accept the terms and conditions.

AUTHORIZATION: Nelnet Campus Commerce, Inc. (Nelnet), Lincoln, Nebraska has contracted with Springfield Technical Community College (Institution) to process payments for tuition and/or fees. **As the Responsible Party who submitted this agreement, you accept and agree to be bound by the agreement's terms and conditions until the total amount is paid in full. You authorize Nelnet to process payments and fees from the financial account provided or any subsequent account provided.** Your authorization will terminate when the total balance due has been paid (including fees, unless waived).

DOWN PAYMENTS: If you elect to make a down payment, that payment will be processed by Nelnet immediately according to the payment method you have selected. Should your down payment fail, Nelnet will notify you that your agreement has been terminated. You will be instructed to reenroll through Nelnet or make payment arrangements directly with your community college .

ENROLLMENT FEE: The nonrefundable enrollment fee will be deducted from the account provided **immediately** along with your down or full payment, if applicable. Should your enrollment fee fail, Nelnet will notify you that your agreement has been terminated. Fees are subject to change in future academic terms. A portion of your enrollment fee may be remitted back to your institution. **The nonrefundable enrollment fee applicable to this agreement is shown at the bottom of this page.**

RETURNED PAYMENT FEE: If a payment is returned, a **\$30 returned payment fee** will be automatically processed from the account provided. Fees are subject to change in future academic terms.

PAYMENT DATE: If your payment date falls on a weekend or a banking holiday observed by the Federal Reserve, the payment will be attempted on the next business day. Although Nelnet specifies the date each payment will occur, your financial institution determines the time of day the payment is debited to the account.

CUSTODIAL ACCOUNT: Collected funds shall be held by Nelnet as your agent until remitted to the Institution. Payments returned by your financial institution may be rescheduled. Refunds of any money paid to Nelnet, except for applicable Nelnet fees, will be handled by the Institution according to the Institution's refund policy. Interest earned on custodial funds is payable to Nelnet.

CHANGES TO AGREEMENTS:

A. You may make changes to the balance information for this agreement by contacting the Institution. The timely application of changes depends on when they are received by Nelnet; Nelnet may refuse to apply changes prior to the next scheduled payment date if Nelnet determines, for whatever reason, that it does not have sufficient time to act on them. In the event that you authorize additional services from the Institution, or in the event that additional fees are assessed by the Institution in accordance with its policies, you understand that the total balance due and/or payment amount may change. You agree that your authorization of any such change shall constitute your authorization to change the payment amount, and/or to continue payments until the total balance due is paid in full. **If you, as the Responsible Party, are not the student, you authorize the student to make changes to his or her schedule or activities and agree to be bound by any such changes.**

B. If there will be any changes in the preauthorized payment amount other than a change made by you, as described above, you will receive notice of such changed payment amount at least ten (10) days in advance of the next scheduled payment.

C. You may revoke your authorization by sending Nelnet a signed, written notification or an e-mail; upon receipt, Nelnet will immediately terminate your agreement. However, terminating your agreement with Nelnet in no way affects your obligation to pay the Institution and/or Nelnet all amounts due, and you will be charged another nonrefundable enrollment fee if you need to begin a new agreement.

CONFIRMATION: Any and all inconsistencies in the information provided will be resolved in the confirmation notification sent to you from Nelnet. Changes made by the Institution that are received by Nelnet before the notification is sent may also be included. In either event, the confirmation notification shall be controlling.

DISCOVERY OF SUSPECTED ERRORS: If you discover what you believe to be an error made by Nelnet, you must report the suspected error to Nelnet immediately. Nelnet must hear from you no later than sixty (60) days after the suspected error occurred. This obligates you to timely review of your bank statements and a timely response to company letters, e-mails, or phone calls. It is your responsibility to report suspected errors as soon as possible.

GOVERNING LAW: You acknowledge that the origination of ACH transactions to your account must comply with the provisions of U.S. law. This agreement shall be governed by the laws of the State of Nebraska.

ARBITRATION: Any controversy or claim between the parties to this Agreement, its interpretation, enforcement or breach, including but not limited to claims arising from tort (which includes claims of fraud and fraud in the inducement), shall be settled by binding arbitration administered by and under the rules of Commercial Dispute Resolution Procedures of the American Arbitration Association ("AAA"), as modified by this Agreement, and will be administered by the AAA. While either party shall have all the rights and benefits of arbitration, both parties are giving up the right to litigate such

claims and disputes in a court or jury trial. The results, determinations, findings, judgments and/or awards rendered through such arbitration shall be final and binding on the parties hereto and may be specifically enforced by legal proceedings. Judgment on the award may be entered into any court having jurisdiction. Neither party shall be entitled to join or consolidate disputes by or against others in any arbitration, or to include in any arbitration any dispute as a representative or member of a class or as part of a class action, or to act in any arbitration in the interest of the general public or in any private attorney general capacity. A demand for arbitration shall not be made after the date when the institution of legal or equitable proceedings based on the claim would be barred by the applicable statute of limitations. For statute of limitations purposes, receipt of a written demand for arbitration shall constitute the institution of legal or equitable proceedings based on the claim. All proceedings in arbitration shall be administered in Lincoln, Lancaster County, Nebraska. This provision shall survive termination of the Agreement.

PRIVACY AND SECURITY: Data collected and stored by Nelnet pursuant to this Agreement is governed by the Institution's privacy policy. This data will not be used by Nelnet in any manner not approved by the Institution unless required by law (for example, a court order or subpoena). Access to the data shall be restricted to authorized Nelnet personnel and shall be used only for the purpose of providing service to you or the Institution. Nelnet maintains physical, procedural, and electronic safeguards to protect data from being accessed by unauthorized third parties.

Payment Plan Disclosure

To participate in a payment plan and divide your tuition into multiple payments, you will pay an enrollment fee of \$35.00. This is not a finance charge, but it is a cost to you. Your balance is 790.00, so you will pay a total of 825.00 (your balance plus enrollment fee).

Your institution may not consider payment plans to be extensions of credit. However, if your plan was determined to be an extension of credit governed by the Truth and Lending Act, the Annual Percentage Rate calculation would look like this:

Springfield Technical Community College		Hadi Ghantous 56 Birch Street Dedham, MA 02026	
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount your credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
0.000%	\$0.00	\$790.00	\$790.00
Your payment schedule will be:			
Number of Payments	Amount of Payments	When Payments Are Due	
1	790.00	Monthly beginning on 07/05/2017	
Late charge: None.			
Prepayment: If you pay off early, you will not pay a penalty.			
See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.			

Itemization of the Amount Financed of \$790.00
\$790.00 Amount paid on your account
\$0.00 Prepaid finance charge

SPECIAL NOTICE REGARDING BALANCE ADJUSTMENTS: Please do not assume your balance will automatically be adjusted if you receive financial aid or a class is added or dropped. You should review your agreement balance online through www.mypaymentplan.com or contact the Student Accounts Office at studentaccounts@stcc.edu or (413) 755-4696. to confirm the change.

SPECIAL INSTRUCTIONS FROM YOUR INSTITUTION: Down payments are taken immediately. Remaining payments are automatically processed on the 5th of each month. If a payment is returned, the payment will be automatically reattempted on the 20th of the month. Payments will continue

to be processed until the balance is paid in full. Anyone signing up for this payment plan should be prepared to make all payments. In addition, since this is an automatic payment plan, payments should not be made on WebAdvisor. If payments are made on WebAdvisor resulting in a credit balance, refunds may take up to 30 days to process.

APPLICABLE ENROLLMENT FEES: The nonrefundable enrollment fee to budget payment(s) through Nelnet is:

- \$35.00 per semester

The nonrefundable enrollment fee will be processed IMMEDIATELY from the account provided, along with your down or full payment, if applicable.

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