

# Northeastern University

## ANNUAL FINANCIAL RESPONSIBILITY AGREEMENT

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Saketh Ram Gangam

For more information on this form, please visit the [SFRA FAQs](#) page. If you have further questions, please contact [studentaccounts@northeastern.edu](mailto:studentaccounts@northeastern.edu) or [\(617\)-373-2270](tel:(617)-373-2270). For technical help, please contact the service desk at [help@northeastern.edu](mailto:help@northeastern.edu) or [\(617\)-373-4357](tel:(617)-373-4357) (xHELP).



## Northeastern University

### ANNUAL FINANCIAL RESPONSIBILITY AGREEMENT

I fully understand and agree that my authorization to enroll and continue to register for courses at Northeastern University is expressly conditioned on my acceptance of the terms and conditions set forth below. In exchange for the opportunity to enroll at Northeastern, to receive educational services, and for other valuable consideration, I agree to the following terms and conditions:

#### INSTRUCTIONS:

Please select the check box and click the "I Accept" button at the end of this Agreement to indicate your acceptance of these terms and conditions, the statement next to the check box, and the information provided in the additional information links contained in this Agreement.

#### PAYMENT OF FEES/PROMISE TO PAY

By registering for any class or receiving any service from Northeastern University, I accept full responsibility to pay all tuition, fees and other associated costs assessed as a result of my registration and/or receipt of services. I understand and agree that my registration and acceptance of these terms constitutes a promissory note agreement (a financial obligation in the form of an educational loan, as defined by the U.S. Bankruptcy Code at 11 U.S.C. §523(a)(8)) in which Northeastern is providing me educational services and deferring some or all of my payment obligation for those services, and I promise to pay for all assessed tuition, fees and other associated costs by the published or assigned due date.

I understand and agree that if I drop or withdraw from some or all of the classes for which I register, I will be responsible for paying all or a portion of tuition and fees in accordance with the published withdrawal refund schedule posted at the [Withdrawal/Leave of Absence](#) page and/or any other policy specific to my program or department, which I am responsible for reviewing and understanding. I have read the terms and conditions of the published tuition refund schedule and understand those terms are incorporated into this agreement by this reference. I further understand that my failure to attend class or receive a bill does not release me from my financial responsibility as described above.

Consistent with Northeastern University's Delivery of Services policy, more completely described in Northeastern's student handbooks and graduate and undergraduate catalogs, in the event that Northeastern determines it must suspend or alter its operations in whole or in part due to epidemic, pandemic, other public health emergency, extreme weather, natural disaster, acts or threatened acts of terrorism or war, or any single act or combination of events beyond the University's control, Northeastern may suspend, reduce, terminate and/or modify its operations in whole or in part, which may or may not include offering online or other alternative learning options, in its discretion. In any such event, Northeastern University is under no obligation to refund or credit any portion of tuition, fees, or other charges paid or owed, but it may do so in its discretion.

I have read and I accept and understand Northeastern's [Billing Policies](#) and the [Billing FAQs](#) section of the Student Financial Services site, which include information about the following:

#### **METHOD OF BILLING**

I understand that Northeastern uses electronic billing through the myNortheastern portal as its official billing method, and therefore I am responsible for viewing and paying my student account billing statement online by the scheduled due date. I further understand that failure to review my billing statement does not constitute a valid reason for not paying my bill on time.

#### **BILLING ERRORS**

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 Northeastern.

#### **RETURNED PAYMENTS/ FAILED PAYMENT AGREEMENTS**

If a payment made to my student account is returned by the bank for any reason, I agree to repay the original amount of the payment plus a returned payment fee. Tuition and fee information can be found at the [Tuition and Fees](#) page. I understand that multiple returned payments and/or failure to comply with the terms of any payment plan or agreement I sign with Northeastern may result in cancellation of my classes and/or suspension of my eligibility to register for future classes at Northeastern.

#### **WITHDRAWAL**

If I decide to completely withdraw from courses, and/or from Northeastern University, I will review the timing and financial implications of withdrawal at the [Withdrawal/Leave of Absence](#) page, the terms of which I understand and agree are incorporated in this agreement by this reference. I further understand that, if withdrawing, I must also check policies established by my college/major, and by Residential Life and the Husky Card Office.

#### **DELINQUENT ACCOUNT/COLLECTION**

I understand and agree that if I fail to pay my student account bill or any monies due and owing Northeastern by the scheduled due date, Northeastern can place a financial hold and/or assess late fees to my account. Please see the [Billing Policies](#) page for more information.

I understand that, if I fail to pay my student account bill or other monies

owing to Northeastern by the scheduled due date, and fail to make acceptable payment arrangements to bring my account current, Northeastern may refer my delinquent account to a third party, which may be a debt collection company or an attorney. I further understand that if Northeastern refers my student account balance to a third party for collection, a collection fee will be assessed and will be due in full at the time of the referral to the third party. The collection fee will be calculated based on the amount of the outstanding account balance, up to the maximum amount permitted by applicable law. If a lawsuit is filed to recover an outstanding balance, I understand that I will also be responsible for any costs associated with the lawsuit such as court costs. I also understand that my delinquent account may be reported to one or more of the national credit bureaus.

## **COMMUNICATION**

I understand and agree that Northeastern uses email and messaging through the myNortheastern portal as official methods of communication with me, and that I am, therefore, responsible for reading the emails and messages that I receive from Northeastern on a timely basis.

I authorize Northeastern and its agents and contractors to contact me at my current and any future cellular phone number(s), email address(es), myNortheastern account, or wireless device(s) regarding my delinquent student account(s)/loan(s), any other debit I owe to Northeastern, or receive general information from Northeastern. I authorize Northeastern 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. However, I understand that I may withdraw my consent to call my cellular telephone using automated telephone dialing equipment by submitting my request in writing to ECSI 100 Global View Dr, Suite 800, Warrendale, PA 15086 or in writing to the applicable contractor or agent contacting me on behalf of Northeastern.

I understand and agree that I am responsible for keeping Northeastern records up-to-date with my current physical addresses, email addresses, and phone numbers. Changes can be made in the myNortheastern portal by clicking Change of Address under Services and Links.

Upon leaving Northeastern for any reason, I understand that it is my responsibility to provide Northeastern with updated contact information for purposes of continued communication regarding any amounts that remain due and owing to Northeastern.

## **IRS FORM 1098-T**

I agree to provide my Social Security number (SSN) or taxpayer identification number (TIN) to Northeastern 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 Northeastern, I agree to pay any and all IRS fines assessed as a result of my missing SSN/TIN.

I consent to receive my annual IRS Form 1098-T electronically from Northeastern. I understand that if I do not consent to receive my Form 1098-T electronically, a paper copy will be provided. I understand that I can withdraw this consent or request a paper copy by following the instructions found at the [1098-T](#) section of the Student Financial Services site.

## **MISCELLANEOUS**

I understand and agree that if I am younger than the applicable age of majority (generally, 18) when I execute this agreement, that the educational services provided by Northeastern are a necessity or essential service, and I am therefore contractually obligated by this agreement.

This agreement supersedes any previous understandings, representations or correspondence between myself and Northeastern regarding the specific terms and conditions contained in this agreement, and cannot be modified or affected by any course of dealing or course of performance.

This agreement may be modified by Northeastern if the modification is signed by me (electronically or otherwise).

If any provision of this agreement, or any amount charged under this agreement, is determined to be illegal or unenforceable, the remaining provisions of the agreement will remain valid and enforceable to the extent permitted by law. This agreement and the performance of this agreement are governed by the laws of the Commonwealth of Massachusetts, without giving effect to its principles of conflict of laws, and I agree that the state and federal courts located in eastern Massachusetts will have jurisdiction to resolve any dispute arising out of this agreement.

This agreement will remain in full force and effect for as long as I am enrolled in any class or program at Northeastern, and thereafter for as long as I owe any amount of money to Northeastern.

I understand that the university is bound by the Family Educational Rights and Privacy Act (FERPA) from the [U.S. Department of Education](#).

#### ACKNOWLEDGEMENT

**By selecting the “I accept” button, I understand and agree that I am signing this agreement electronically and my electronic signature is the legal equivalent of my manual signature on this agreement under Massachusetts state law. I understand and agree that the electronic signature appearing on this agreement is the same as my handwritten signature for purposes of validity, enforceability and admissibility.**



I have read and understand the above statement.

**Student Name:** Saketh Ram Gangam

**NUID:** 002199297

**Email address:** gangam.s@northeastern.edu

**Date:** 6/6/21

I Accept

*“I Accept” button will be unavailable until you select the check box*