

\_\_\_\_\_  
Last Name

\_\_\_\_\_  
First Name

\_\_\_\_\_  
Term/Year

\_\_\_\_\_  
Student ID #

Western Technical College  
CREDIT AGREEMENT

In consideration of the extension of credit to me by the Western Technical College District, at Western District’s option, from time to time for tuition and fees incurred under the terms of this Western Technical College District agreement (the “Agreement”) I agree to all of the terms herein.

1. Promise to Pay. I agree to pay Western District the total amount of tuition and fees assessed and late fee charges incurred as follows:
  - a. \$50 of the total amount of tuition and fees assessed to be paid within 14 calendar days of the date that registration is completed or the first day of the semester, whichever occurs first. **THIS AMOUNT IS NON-REFUNDABLE.**
  - b. 50% of the NEW BALANCE is due thirty (30) days from the first day of the semester for fall and spring semesters. The remaining 50% of the NEW BALANCE is due sixty (60) days from the first day of the semester for fall and spring semesters. For the summer semester, 50% of the NEW BALANCE is due fifteen (15) days from the first day of the semester and the remaining 50% of the NEW BALANCE is due thirty (30) days from the first day of the semester. NEW BALANCE equals the net of tuition and fee charges, credits and payments, plus all other fees incurred hereunder prior to the billing date. No late fee shall accrue or be payable if the NEW BALANCE is paid in full by the applicable dates set forth above.
  - c. A \$35 late fee will be assessed for each late installment payment. The maximum late fee assessed will be \$70 per semester.

I hereby apply for credit from the Western District under the terms of this Agreement. This Agreement is governed by the Wisconsin Consumer Act.

**NOTICE TO STUDENT**

**THE INSTALLMENT CREDIT AGREEMENT IS A LEGAL DOCUMENT; YOU MUST BE 18 YEARS OLD TO SIGN THIS DOCUMENT. IF YOU ARE UNDER 18 YEARS OLD, A PARENT OR GUARDIAN MUST CO-SIGN THE DOCUMENT.**

**DO NOT SIGN THIS AGREEMENT BEFORE YOU READ THE WRITING ON THE REVERSE SIDE, EVEN IF OTHERWISE ADVISED.**

**YOU ARE ENTITLED TO AN EXACT COPY OF ANY AGREEMENT YOU SIGN.**

Signature of Applicant _____	Date _____
Address _____	Phone Number _____
City, State, Zip _____	Parent/Guardian Signature _____ <b>(Required for students under 18 years old)</b>

2. **Marital Purpose Statement** (For Wisconsin Residents Only)
  - a. I covenant to Western District that I am:  Married  Unmarried  Legally Separated
  - b. If married: Spouse’s Name \_\_\_\_\_  
Spouse’s Address \_\_\_\_\_
  - c. If you are married, you agree that the obligation represented by this Agreement is being incurred in the interest of the marriage or family.  
(MARRIED STUDENTS SIGN) \_\_\_\_\_
3. **Late Fee.** I agree to pay a late fee in the amount of \$35 for each late installment payment.
4. **Processing Fee.** I agree to pay a processing fee in the amount of \$25.00 at the beginning of each semester that I pay tuition and fees under the terms of this agreement.
5. **Application of Financial Aid.** I agree that any financial aid I am entitled to receive will be applied against the NEW BALANCE OR BALANCE SUBJECT TO LATE FEES before being disbursed to me.
6. **Registration and Student Records.** I understand that I will not be allowed further registrations at any time that I have past due installments under this Agreement.
7. **Discontinuance of Credit.** I understand Western District reserves the right to deny my credit for future semesters pursuant to the terms of this Agreement.
8. **Change in Terms.** Western District may make changes in the future in the terms of my account by mailing me written notice of any such change prior to their effective dates as prescribed by law.
9. **Credit Reporting.** Notice is given that Western District may, at its option, report my payment record pursuant to this Agreement, to Credit Bureaus and other appropriate non-campus organizations.
10. **Governing Law.** This agreement has been delivered to Western District and accepted by Western District in the State of Wisconsin. This Agreement shall be governed by and construed in accordance with the laws in the State of Wisconsin. The invalidity or unenforceability of any term or provisions of this Agreement shall not affect the validity or enforceability of any other item or provision, except as otherwise required by applicable law.

PLEASE RETURN FORM TO WESTERN’S CASHIERS OFFICE, 400 7<sup>th</sup> Street North, LA CROSSE, WI 54601

QUESTIONS REGARDING THIS FORM MAY BE DIRECTED TO (608) 785-9121. FAX (608)789-4720

Original Copy – Cashier’s Office

One Copy - Student

## KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify us in case of errors or questions about your bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us as soon as possible. Billing inquiries can be mailed to: Western Cashier's Office, 400 North Seventh Street, PO Box C-0908, La Crosse, WI 54601. You can telephone us, but to do so will not preserve your rights.

In your letter, please provide the following information:

Your name and student ID#.  
The dollar amount of the suspected error.  
Describe the error and explain, if you can,  
the reason for the error.

Your rights and our responsibilities after we receive your written notice. We must acknowledge your letter within 30 days unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill is correct.

After we receive your letter, we cannot turn over for collection any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including late fees. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If it is determined, as a result of your inquiry, that we made an error on your bill, you will not have to pay any late fees related to any questioned amount. If it is determined there is no error on the part of the College, you may have to pay late fees, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we say you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us, within 10 days stating that you dispute the bill, we must tell any party we report you to that you have a dispute with your bill. Furthermore, we must provide you with the name of any party we report you to. We must report any settlement between you and the College to any party to whom the delinquency was initially reported.

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### NOTICE

ANY HOLDER OF THE CONSUMER CONTRACT IS SUBJECT TO ALL THE CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO WITH PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

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### REFUND POLICY – WISCONSIN ADMINISTRATIVE CODE TCS 10.08

1. GENERAL PROVISIONS. Refunds are based on the beginning date and scheduled length of classes and the date the refund request is received in the Registrar's Office or at the extended campus office. REFUNDS ARE NOT BASED ON WHETHER OR NOT YOU ATTENDED CLASS.
2. COURSE CANCELLATION REFUNDS. A student shall receive 100% refund of program fees, material fees, and out-of-state tuition for courses which are cancelled by a district.
3. STUDENT INITIATED REFUNDS.
  - a. A student shall receive 100% of refundable fees if the student applies for a refund before the first class meeting.
  - b. A student shall receive 100% of refundable fees if the student drops one course and adds another during the drop and add period.
  - c. Except as provided in paragraphs (a) and (b), refunds for courses shall be:
    1. 80% if less than 11% of total class hours have met.
    2. 60% if 11-20% of total class hours have met.
    3. No refund after more than 20% of total class hours have met.
    4. Tuition for self-paced courses will be refunded according to the assigned beginning and ending dates of the course, per state policy.
  - d. Districts may adopt policies to waive the time limitations of this section for special circumstances involving unforeseen student hardship.
  - e. Districts may adopt policies to establish a reasonable charge to defray processing costs which may be deducted from the refund otherwise due under this section?
4. The District shall establish procedures for students to appeal refund decisions.

**NOTE: Nonattendance of classes does not constitute a formal withdrawal.** You must notify the District in writing by completing a drop/withdrawal form. The drop/withdrawal will be honored on the date the form is received in the La Crosse Campus Registrar's Office or the extended campus office.