NORTHCENTRAL TECHNICAL COLLEGE
REVOLVING CREDIT AGREEMENT

TO ACCEPT THE TERMS OF THIS AGREEMENT, PLEASE GO TO MYNTC, LOG IN WITH YOUR USERNAME AND PASSWORD, SELECT FINANCES, AND SELECT SIGN CREDIT AGREEMENT

The terms "I", "my", "me", or terms of similar import, means the person receiving education services from NTC and agreeing to the terms of this Agreement with NTC in the manner noted herein.

By signing this agreement, I am entering into this Agreement, which will become effective on the date I accept the terms and conditions set forth.

BACKGROUND:

I would like to enroll in and attend classes at the Northcentral Technical College ("NTC"). At its discretion, NTC would like to provide certain educational services to me, including, but not limited, to classes and coursework.

In order to attend classes at NTC, NTC requires that I pay in full the amount of any fees, tuition, and other miscellaneous charges incurred in connection with my enrollment at NTC, on the dates indicated by NTC for each class (each such due date, a “Fee Due Date”); NTC will provide me with access to an on-line account (“myNTC”). Through the myNTC account, among other things, I will be able to register for classes, access my grades and class schedule, view billing information, including amounts owed by me to NTC and the Fee Due Date for such amounts, and view the status of any financial aid that I may be entitled to receive.

Although all amounts owed are payable on the relevant Fee Due Date indicated for such amounts in myNTC and the Enrollment Summary I receive, NTC recognizes that students, including myself, may fail in some cases to make such payments in full on the relevant Fee Due Dates for each semester. At its discretion and if certain requirements are met, NTC may elect to extend credit to me to allow me to pay certain past due amounts pursuant to the payment plan detailed below (the "Nelnet Payment Plan"). Fees, tuition, and other charges related to NTC educational services that are assessed on myNTC account are eligible for placement on these Plans.

The Nelnet Payment Plan will allow me to make payments in installments later in the semester. A payment plan enrollment fee may be assessed each semester that I do not pay the entire balance of fees, tuition, and other miscellaneous charges by the Fee Due Date (the “Nelnet Payment Plan Fee”). Interest, late fees, or other finance charges will not be assessed on any amounts placed on the Nelnet Payment Plan unless and until any such installment payment becomes past due based upon the payment dates specified under my Nelnet Payment Plan.

I am being asked to sign this Agreement now so that I understand the consequences if I do not pay the entire balance of fees, tuition, and other miscellaneous charges by the Fee Due Date for any semester and I do not enroll in the Nelnet Payment Plan for that semester.
The consequences of failure to pay amounts owed by the relevant Fee Due Dates are outlined in the provisions below.

**TERMS OF AGREEMENT:**
In consideration of the extension of credit to me on behalf of NTC, I hereby acknowledge and agree as follows:

1. **Nelnet Payment Plan.** I understand that I may elect to enroll in the online Nelnet Payment Plan offered by Nelnet Business Solutions for any semester during which I have not paid the balance in full by the Fee Due Date for such semester, as detailed below:

   a. Only costs incurred for fees, tuition, and other charges related to NTC’s provision of educational services to me assessed by NTC may be placed on a Nelnet Payment Plan.

   b. A Nelnet Payment Plan Fee will be charged by Nelnet Business Solutions each semester that I elect to be placed on the Nelnet Payment Plan.

   c. If the total of any amounts placed on the Nelnet Payment Plan changes, Nelnet will adjust the installment amounts accordingly. You should review the changes to your agreement online through Nelnet or call the cashier’s office. Any adjusted amounts will be applied equally to remaining installments.

   d. NTC has the right to deny participation in any Nelnet Payment Plan for any semester without further notice to me. I understand that NTC does not administer the Nelnet Payment Plan and instead it is administered by Nelnet Business Solutions.

   e. I understand that acceptance of this Agreement does not constitute my enrollment in the Nelnet Payment Plan for any period. Enrollment procedures for the Nelnet Payment Plan must be followed and it is my responsibility to properly and timely enroll in the Nelnet Payment Plan and to pay the Nelnet Payment Plan Fee and other related fees in order to secure the benefits of the plan.

2. **Finance Charges & Amounts Owed.** I agree to pay each of the following:

   a. The amount of any and all fees, tuition, and any other charges related to NTC’s provision of educational services to me, assessed by NTC and charged to my account.

   b. The Nelnet Payment Plan Fee if I elect to sign up for the Nelnet Payment Plan that is available online.

   c. Any other late charges, collection costs (including, without limitation, court costs and attorneys’ fees), Collection Agreement Fees (as defined below), returned check fees, or charges, interest, finance charges, or other amounts that may become due under the Nelnet Payment Plan or as otherwise provided in this Agreement.

3. **MyNTC & Published Fees.** I agree to use myNTC account to obtain the most accurate and current information regarding any amounts owed and Fee Due Dates, to check that account monthly, and to read the on-line published Tuition and Due Dates and current Fee Rate Schedule information sheets located on the NTC Student Finance Office website (Student Financial Services).

4. **Course Cancellation & Registration Hold.** I understand that my failure to pay any amounts assessed by NTC, when due, registration and enrollment for future semesters will not be permitted unless my account balance is current. I further understand that tuition and fees are assessed regardless of attendance. In order to receive a refund or credit, I must officially
withdraw from classes through enrollment services or online through myNTC during the eligible refund period.

5. Restriction of Records. I hereby authorize NTC to restrict the use of my records to prevent my registration and to withhold my transcripts in the event that I fail to timely comply with the payment obligations of this Agreement.

6. Financial Aid. I understand that if I receive any type of financial aid (including, without limitation, Stafford loans and/or PLUS loans) and then withdraw from NTC or reduce my credit load, my financial aid eligibility may be re-calculated. A percentage of the aid that I received may be considered unearned and may have to be returned to the funding source, and I will be billed for that amount and any outstanding educational benefit overpayment. At its discretion, NTC may allow me to repay this amount in installments, but I understand that I may be assessed finance charges on this balance until it is repaid in full. I further understand that a “Collection Agreement Fee” may be assessed if I choose to pay the balance in installments.

7. Default. If I fail to make any payment when due, NTC may declare the entire balance of any amounts owed (including principal, interest, late charges and collection costs) to be due and payable immediately. In the event of such a default, the obligation to extend or maintain and credit for amounts under the NelNet Payment Plan or otherwise under this Agreement shall terminate and the total unpaid balance shall immediately become due and payable without presentment, demand, protest or further notice of any kind, all of which are hereby expressly waived by me.

8. Changes to Terms. NTC has the right to unilaterally make changes affecting the future terms of my account, including finance charges to be imposed, by mailing to me at my last known address notice of any such changes prior to their effective dates. Any such changes will only apply to future extensions of credit.

9. Prepayment. I may pay the remaining balance on my account or more than the minimum payment at any time prior to the due dates.

10. Term of Agreement. This Agreement is effective as of the date signed below and will continue to be in effect throughout my time of study at NTC and until all debts are paid in full.

11. Changes to Contact Information and Marital Status. I agree to inform the school of any change in my name, address, telephone number, Social Security number, and marital status in a timely manner.

12. Release of Information. I am hereby being given notice and give my consent, as may be required by law, (i) to allow NTC, at its option, to report favorable and unfavorable credit information pertaining to myself (i.e., credit ratings, etc.) to credit bureaus and other non-campus third parties and, (ii) in the conduct of its credit granting and collection activities, to release my Social Security Number to non-campus third parties.

13. Collection Costs & Late Fees. In the event that I fail to timely comply with the payment obligations detailed in this Agreement, I further agree to pay upon demand all costs of collection that may be incurred by NTC including, but not limited to, collection agency fees, credit bureau fees, court costs, service of process fees, publication fees, witness fees, reasonable attorneys’ fees, and recording fees and to pay any late fees/pre-collect fees assessed by NTC. I also understand and agree that NTC may certify my past due balance to the Wisconsin Department of Revenue and make a claim for the total due against refunds, overpayments, lottery payments, or vendor payments owed me by the Wisconsin Department of Revenue or Department of Administration.
14. Collection Agreement Fee. In the event that I request to set up a Collection Agreement with NTC, I understand that I may be assessed an enrollment fee (the “Collection Agreement Fee”) if NTC agrees to enter into a Collection Agreement with me.

15. Bankruptcy Limitations. If I file for bankruptcy, I understand that I may still be required to pay amounts owed to NTC. This agreement is entered into contemporaneously with or prior to NTC providing educational services. I understand and agree that NTC is providing me educational services for which I am required to pay for at a later date. Therefore I understand and agree that this agreement is a student loan as that term is used and defined in 11 U.S.C. sec 523 (a)(8). In order to have your loan discharged in bankruptcy, you must prove to the bankruptcy court that repaying the loan would cause undue hardship.

16. Waiver. No failure on the part of NTC (or any other lender, agent, or party acting under or through NTC) to exercise, and no delay in exercising, any right, power, or remedy under this Agreement shall operate as a waiver of such right, power or remedy; nor shall any single or partial exercise of any right under this Agreement preclude any other or further exercise of the right or the exercise of any other right. The remedies provided in this Agreement are cumulative and not exclusive of any remedies provided by law.

17. Severability. Any provision of this Agreement which is prohibited or unenforceable in any jurisdiction shall, as to such jurisdiction, be ineffective to the extent of such prohibition or unenforceability without invalidating the remaining provisions hereof or affecting the validity or enforceability of such provision in any other jurisdiction.

18. Governing Law. The validity, construction, and enforcement of this Agreement are governed by the laws of the state of Wisconsin, without reference to conflicts of laws principles.

19. Venue. NTC and I irrevocably, expressly, and unconditionally: (i) agree that any suit, action, or other legal proceeding arising out of this Agreement shall be brought in any state or federal court located in the state of Wisconsin; (ii) consent to the personal jurisdiction of any such court in any such suit, action or proceeding; and (iii) waive any objection which such party may have to the laying of venue of any such suit, action, or proceeding in any such court on any basis or theory whatsoever.

20. I authorize NTC, and their respective agents and contractors to contact me regarding my account, including payment of my account, at the current or any future number that I provide for my cellular telephone or other wireless device using automated dialing equipment or artificial or prerecorded voice or text messages.

CAUTION – IMPORTANT LEGAL CONSEQUENCES: I have read this Agreement and understand it. I understand this Agreement has important legal consequences. I have had the opportunity to review this Agreement with counsel and to ask any questions I have regarding this Agreement. I understand that I should not click the ACCEPT TERMS button and thereby agree to this Agreement if I am unclear about the terms of this Agreement or have further questions.

By clicking the ACCEPT TERMS button, I affix my electronic signature, consent to this Agreement and agree to pay NTC my outstanding balance, plus fees and costs as set forth above.