

STUDENT FINANCIAL RESPONSIBILITY AGREEMENT

Financial Obligations: By registering for classes at the Pennsylvania College of Art & Design (PCA&D), I agree to pay all assessed [tuition and fees](#) that result from my initial registration and/or future drop/add activity. 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 PCA&D 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 am responsible for paying for all classes I am registered for after the final day of the term's drop/add period, which is published on the [College's Academic Calendar](#). I also accept responsibility for any additional costs related to my enrollment, including but not limited to, housing costs, meal plans, penalties from withdrawals, additional credit-bearing courses, and other department or College charges. This constitutes a legal financial obligation.

Dropping Classes/Withdrawal: I acknowledge that if I am not planning to attend, it is my responsibility to drop my classes as the College will not automatically cancel my registration. I understand that to drop enrollment in a class or to withdraw from the College, I must complete and submit all required online or hard-copy documentation by the applicable deadlines. A lack of class attendance does not constitute an official drop or withdrawal.

Housing Cancellation, Release, and Refund: I acknowledge that I can only be released from my housing obligation fees upon submitting a signed notice of cancellation, which must be received by the Director of Resident Life on or before the semester move-in date.

I understand that I am responsible for the full cost of housing for the full academic year. The total cost for PCA&D-managed housing will be billed in July, with the first half due alongside with the Fall tuition on August 1, and the second half due with the Spring tuition charges on December 1.

I recognize that no refunds will be issued if I voluntarily or involuntarily vacate PCA&D-managed housing or terminate my housing agreement. In the event of my dismissal from the College, either due to academic or disciplinary actions, there will also be no refund for any payments made. This policy applies regardless of whether the College assigns another student to the vacated space.

The College reserves the right, at its discretion, to remove or relocate my assigned housing without any refund if I breach any terms of the housing agreement or violate any College policies, including, but not limited to, the Student Handbook and the PCA&D Residential Life Regulations. Furthermore, the College retains the authority to enforce any necessary restrictions or policies to maintain the property or ensure the safety and well-being of any member of the College community.

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Method of Billing and Payments: PCA&D will notify me about my outstanding charges and debt via my pcad.edu email account or through PCA&D 's self-service portal. Payments must be received on or before the due dates listed in PCA&D 's self-service portal, and I may be charged late payment fees for delinquent payments. I am responsible for paying balances due as a result of loss/reduction of financial aid or other credits originally anticipated due to ineligibility, attendance, incomplete paperwork, etc.

Payment Plan: I understand that PCA&D offers Payment Plans, which serve as a short-term financing solution. If I enroll in one of these plans, tuition, and mandatory fees cannot be considered satisfied until all plan installments are paid in full.

Collection Charges and Fees: PCA&D may restrict my right to register or receive other College services in accordance with College policies until I pay all past-due balances. The College reserves the right to cancel any registration because of a delinquent unpaid debt. If it becomes necessary for PCA&D to place my account with a collection agency, I acknowledge that I will be liable for all reasonable collection agency fees, in addition to attorney fees and other applicable charges necessary for the collection of my debt.

Late Payment Charge: I understand and agree that failure to settle my student account or any outstanding amount owed to PCA&D by the designated due date will result in the College imposing a late payment charge of \$45 per month on the overdue balance of my student account until the entire past-due amount is paid in full.

Method of Communication: I understand that contact will be made by written, verbal, email, or by phone to telephone numbers and addresses associated with my account currently or in the future. I also acknowledge that telephone calls regarding my account may be recorded to assure quality and/or other reasons. PCA&D reserves the right to report to all major credit bureaus.

Updating Contact Information: I agree to allow PCA&D and its staff to contact me using any Method of Communication that I provide now or use in the future regarding my obligation to repay my debts to PCA&D. I also authorize PCA&D or its staff to contact me via my pcad.edu address or an email address that I provide for any other matter relevant to this Agreement. It is my responsibility to promptly notify PCA&D of any changes to my contact information.

Tuition and Fees: Please note that tuition and fees are set annually each summer, regardless of the method of instruction. For each academic term, some or all instruction may be delivered remotely. In accordance with our policy, tuition, the College services fee, and certain other fees are required to be paid in full and will not be refunded regardless of the method of instruction, the inability to access College-maintained facilities, or any disruption to or cancellation of classes, activities, events, services, or programs.

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Permission to Share Academic/Financial Information: I understand that PCA&D cannot, by federal student privacy law (FERPA), discuss my academic or financial records with a third party, including parents. I can explicitly authorize PCA&D to share information, including debts, by updating my privacy and emergency profile.

IRS Form 1098-T: I agree to provide my Social Security number (SSN) or taxpayer identification number (TIN) to PCA&D 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 PCA&D, 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 PCA&D. 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.

Note: Please see the Electronic Signature Disclosure Statement of this Agreement if you have chosen to sign this Agreement electronically through DocuSign.

By signing below, and with the intent to be legally bound, I affirm that I have read, understand, and consent to the terms of this Agreement, including the Agreement's Frequently Asked Questions (FAQs).

Student First Name

Student PCA&D Email Address

Student Last Name

PCA&D ID Number

Student Preferred Name

Date

Office Use Only:

Term: _____

Date Filed: _____

ELECTRONIC SIGNATURE DISCLOSURE STATEMENT

By Signing electronically using DocuSign, I acknowledge and agree to the following:

1. Consent to Electronic Signatures: I understand that my electronic signature is legally binding and has the same effect as a handwritten signature.
2. Ability to Opt Out: I have the right to opt out of signing electronically by requesting a paper copy of this Agreement. However, I understand that opting out of signing this Agreement electronically does not mean that I have opted out of signing any other PCA&D agreement electronically.
3. Security: I understand that reasonable security measures are in place to protect the integrity and confidentiality of my electronic signature. However, I understand that no system can guarantee absolute security, and I agree to hold PCA&D harmless for their affiliation with DocuSign in the event of a DocuSign security breach that compromises my signature or any other confidential information.
4. Record Retention: I understand that my electronic signature and other electronically stored information will be retained in accordance with applicable laws and regulations.
5. Verification: I agree that my electronic signature may be verified by any means deemed appropriate, including, but not limited to, matching your signature to a stored image or comparing your electronic signature to your handwritten signature.
6. Scope: This disclosure applies to all documents signed electronically using DocuSign that relate to this Agreement.
7. Age of Majority: 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 PCA&D are a necessity or essential service, and I am therefore contractually obligated by this agreement.
8. Entire Agreement: This agreement supersedes any previous understandings, representations or correspondence between myself and PCA&D 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 PCA&D if the modification is signed by me (electronically or otherwise).
9. Term: This agreement will remain in full force and effect for as long as I am enrolled in any class or program at PCA&D, and thereafter for as long as I owe any amount of money to PCA&D.

Please review all relevant documents carefully before signing this Agreement electronically. If you have any questions or concerns about electronic signatures of this Electronic Signature Disclosure Statement, please contact PCA&D for clarification. By signing this Agreement electronically, I affirm that I have read and understand the Student Financial Responsibility Agreement, Electronic Signature Disclosure Statement, and the Frequently Asked Questions.

STUDENT FINANCIAL RESPONSIBILITY AGREEMENT FAQs

What is the Student Financial Responsibility Agreement (SFRA)?

The SFRA is a mandatory agreement that informs students of the financial responsibilities associated with enrolling for classes at PCA&D and explains the potential consequences that may be incurred if a student fails to meet those obligations.

Why do I have to complete this agreement?

The purpose of this agreement is to help our students understand the cost of their education and the financial policies associated with their enrollment at PCA&D. This agreement, in conjunction with our website, your MyPCAD account, letters/e-mails, and other documentation, helps define the College's expectations for payment, and allows us to clearly inform students of our policies related to billing, late payment penalties, contact methods, etc.

How often do I have to complete the SFRA?

The SFRA must be completed once per academic year before you may register for classes.

What if someone else is responsible for paying my account?

All students are ultimately financially responsible for their student account, including any unpaid balances should the third-party payer not pay completely. In addition, students often accrue charges on their student account which may not be covered by College aid (e.g. library fines, lost ID). Therefore, completing the SFRA is an acknowledgement of a student's responsibility for their student account.

How quickly can I enroll after completing the SFRA?

Once the agreement is completed, the student can proceed with registering for courses.

If I have additional questions regarding the SFRA, who should I contact?

Please contact the Office of the Bursar at Bursar@pcad.edu if you have any questions regarding the SFRA.

What happens if I do not complete the SFRA?

The SFRA must be completed in order to register for future classes/semesters at PCA&D.

What communications does the SFRA cover?

PCA&D must have a means in which to contact students regarding their academic and financial obligations and requirements. The SFRA applies to any contact regarding your financial obligations to the College.