



## Spring 2016 Payment Plan (0 Down, 4 Payments) Agreement

Please read the following agreement carefully before you continue.

<b>Finance Charge</b>	The dollar amount the loan will cost you, including all fees.	\$150.00
<b>Amount Financed</b>	The amount of loan provided to you or on your behalf.	\$823.00
<b>Total of Payments</b>	The loan amount you will have paid after you have made all payments as scheduled.	\$973.00

You have the right to receive a detailed itemization of your loan Amount Financed. Select View Worksheet below for a printable version of this loan itemization.

If you pay your plan off early, you will not incur a late fee nor will your finance charge be refunded.

I, DBU Patriot, hereby agree to pay the loan amount indicated above to be used for educational expenses at Dallas Baptist University stated in this agreement in 4 installment payment(s) on or before the due date specified for each installment. I understand that **INSTALLMENT AMOUNTS MAY CHANGE** over time to account for any new charges, payments, or financial aid adjustments. I also agree to pay the payment plan setup fee of \$150.00. I understand that a late fee of \$50.00 will be assessed for each installment payment that is late or insufficient. I also understand that failure to meet the terms of this agreement may entitle **Dallas Baptist University** to (1) declare the full balance plus late fees immediately due and payable by law, (2) refuse subsequent registration for any classes and/or drop current classes (3) deny future enrollment in any payment plan, (4) remove access to student services, final exams, dining hall privileges or participation in commencement exercises and (5) withhold grades, diplomas, or transcripts from being released until the unpaid balance, as well as all interest, attorney's fees, legal expenses, and other necessary collection costs are paid in full. I further understand this balance may also be reported to a credit reporting agency and could affect my credit.

Installment 1 in the amount of **\$243.25 due on 1/1/16.**

Installment 2 in the amount of **\$243.25 due on 2/1/16.**

Installment 3 in the amount of **\$243.25 due on 3/1/16.**

Installment 4 in the amount of **\$243.25 due on 4/1/16.**

This agreement is dated Tuesday, October 20, 2015.

For fraud detection purposes, your internet address has been logged.

I authorize the institution or any other authorized holder of this loan to release information pertinent to this loan to my schools, lenders, and, unless I submit written directions to do otherwise, to members of my immediate family. The Loan Amount is for an educational benefit or loan made, insured or guaranteed by or made under a program funded in whole or in part by a nonprofit institution, or for an obligation to repay funds received as an educational benefit, scholarship or stipend. I have read, understood and agree to the terms of this Promissory Note.

To revoke this authorization agreement you must contact [cashier@dbu.edu](mailto:cashier@dbu.edu).

Print and retain a copy of this agreement.

Please check the box below to agree to the terms and continue.