

**UNIVERSITY OF COLORADO DENVER | ANSCHUTZ MEDICAL CAMPUS**  
**Tuition and Fee Agreement and Disclosure**

**UNIVERSITY OF COLORADO DENVER | ANSCHUTZ MEDICAL CAMPUS**

The payment of all tuition, fees and charges becomes an obligation of the student upon registration at the University of Colorado Denver | Anschutz Medical Campus (“University”). By agreeing to these terms and conditions, I authorize the University to add to my account all tuition and fees, and costs associated with housing as approved by the Board of Regents.

**Bills:**

After I register, or I am block enrolled by my department, I understand that my bill will be made available online, and I will be sent notification of its availability at my University (@ucdenver.edu or @cuanschutz) email address. If I do not receive an email notification, I understand that I am still responsible for the required payment. I agree that I am responsible for checking online through UCDAccess to see whether I have a bill and whether I owe any money to the University. I understand that I will not be receiving a paper bill in the mail. See the Billing Calendar on the Bursar’s Office website: [www.ucdenver.edu/Bursar](http://www.ucdenver.edu/Bursar) for specific dates and deadlines each semester.

**Payment:**

Payment for the tuition and fees detailed on my e-bill is due on the date listed on the e-bill in the student portal. I will receive my tuition and fee e-bill the month after I register for courses and payment will be due on the date specified on my e-bill.

Payments must be received by the published due date; post marked dates are not honored. Failure to pay by the published due date will render my account past due and result in an assessment of past due charges, (details below). I understand that in order to avoid these charges, I must pay my account by the due date of my e-bill. Please see the Denver [Bursar's Calendar](#) or Anschutz [Bursar Calendar](#) for specific dates and deadlines each semester.

I understand that I am registering for educational courses at the University and that I will be expected to pay for them. I hereby acknowledge and agree that I am fully responsible for the cost and expense of all tuition, fees, and other related educational expenses associated with my receipt

of educational services at the University even if course modality (online, remote, hybrid, in-person) changes or circumstances result in modification, termination, or suspension of some services. Tuition and fee charges are subject to change every term. I understand that I am responsible for maintaining my current address and phone number via my student portal. If I expect financial aid to pay all or part of my financial obligation to the University, I understand that it is my responsibility to meet all requirements for disbursement to my student account. It is my responsibility to ensure that all requirements of grantors, lenders, employers and other third-party payers are met on a timely basis. I understand that if my financial aid is reduced or cancelled, I am responsible for paying back to the University any amounts that I am not eligible for under applicable financial aid guidelines. I understand and agree that by registering for courses I will be responsible for payment regardless of attendance unless I meet the posted withdrawal dates.

### **Payment Plans:**

I have the option of signing up for a payment plan that spreads the cost of tuition and fees over a period of months (depending on when charges were assessed to me). The payment plan options require a bank account or credit/debit card to be set up for automatic withdrawal. There is a \$35 fee for taking advantage of the payment plan. There is also a 2.75% service fee assessed to all credit/debit card payments. E-check (bank account) transactions are not assessed the 2.75% fee.

Funds will automatically be pulled on (or after) the 20th of the month, for each month of the plan. For example, in the spring semester:

- 1/4 of the charges will be automatically withdrawn on January 20th
- 1/4 of the charges will be automatically withdrawn on February 20th
- 1/4 of the charges will be automatically withdrawn on March 20th
- 1/4 of the charges will be automatically withdrawn on April 20th

If the automatic withdrawal fails due to insufficient funds or invalid account information, a second attempt will be made approximately a week later. Notification will be sent in the case of a failed attempt, providing enough time for me to correct inaccurate information, or to change funding sources. If the second attempt fails, a \$30 returned payment fee will be applied, and I will be removed from the payment plan and may be subject to additional service charges. While I am

enrolled in a payment plan I will not be subject to late fees and service charges as long as I am actively making my scheduled payments. The monthly payment amounts may change due to recalculations resulting from changes to my bill, such as adding or dropping classes, tuition waivers, financial aid, etc. If this occurs, I understand and agree to take action to rebalance my payment plan by logging in to my student portal via UCDAccess and following the on-screen instructions.

I agree to abide by the Terms and Conditions of the Payment Plan Agreement if I choose to enroll. Information and instructions for payment plans are available on the Pay Your Bill page of the Bursar's Office website: [www.ucdenver.edu/Bursar](http://www.ucdenver.edu/Bursar)

**Late Payment Charges:**

Past due accounts are assessed a once-per-term late charge, as well as monthly service charges on the past due balance. The late charge amount is based on the past due balance. Please see table below. The service charge is 1% of the past due balance, and is assessed every month a balance remains outstanding.

Late Payment Charge Table:

\$1.00 - 99.99	\$5.00
\$100.00 - 299.99	\$10.00
\$300.00 - 499.99	\$20.00
\$500.00 - 699.99	\$30.00
\$700.00 - 899.99	\$40.00
\$900.00 - and over	\$50.00

**Returned Payment Policy:**

I understand that I will be assessed a \$20 fee for each payment returned (regardless of the amount) and my payment plan may be cancelled. If my payment plan becomes void, I understand that I may be assessed a late payment charge as described above, and a 1 percent (1%) monthly service charge on the unpaid balance. I also may be required to use certified funds to make future payments.

**Withdrawal:**

I understand that if I do not officially withdraw from registered courses during the 100 percent tuition refund/credit period, or have any change in my financial aid eligibility, I will be responsible for paying some or all of the tuition amount and fees based on the date that I officially withdraw. Even if I withdraw from my classes, I may still incur additional charges, including but not limited to, room, board, and other departmental or university fees. See How to Withdraw From Courses on the Office of the Registrar's website: [www.ucdenver.edu/registrar](http://www.ucdenver.edu/registrar)

**Failure to Pay:**

If I do not make the required payment in accordance with the due dates of the charges and my student account becomes past due, I will pay a late charge and service charge on the unpaid balance of my tuition and fees. The University will calculate the service charge on the unpaid principal balance by applying the periodic rate of 1 percent (1%) per month (Annual Percentage Rate of 12%) to the unpaid principal balance amount less any payments or credits made. In addition, I will pay a late charge per semester according to the late charge schedule above. I understand that I may avoid assessment of service charges and the late charge by paying the full amount, or establishing a payment plan for amount of the tuition and fees due by the published date for the term in which I am enrolled. I understand that if I am eligible for a payment plan option and I elect to enroll in a payment plan, I am responsible for any unpaid balance on my student account.

I also understand that if an authorized payer and plan owner fails to honor the terms and conditions of the Payment Plan Agreement, I will be responsible for any unpaid balance: <http://www.ucdenver.edu/student-finances/billing-payments/payment-plans>

## Past Due Accounts:

I understand that if I fail to pay the total amount due for all charges, I am subject to the following penalties:

1. Registration for future terms will not be allowed on all balances of \$500.01 and over.
2. No transcripts, diplomas, or certification materials will be issued to me until my account is paid in full.
3. My past due account may be referred to the University's Student Debt Management Department for collections.
4. My overdue student account may be referred to a third-party collection agency and reported to one or more credit bureau reporting services; I explicitly authorize the University to release personal and financial information under those circumstances. To the extent permitted by applicable law, I agree to reimburse the University the fees and or costs of any collection agency, which may be based on a percentage at a maximum of 40% of the debt, and all costs and expenses, including reasonable attorney fees, we incur in such collection efforts, as allowed under Colorado law.
5. I authorize collection agencies acting on behalf of the University of Colorado Denver| Anschutz Medical Campus to contact me on all numbers associated with my account including my mobile phone or other wireless devices using automated telephone dialing equipment, text messaging, and artificial or pre-recorded voice messages to discuss my past due tuition account, loan(s), and other institutional services now and in the future so long as they comply with the requirements of the Colorado Fair Debt Collection Practices Act, section 12-14-101 et seq., C.R.S
6. I am responsible for reasonable attorneys' fees and court costs associated with collecting or enforcing my past due account as allowed under Colorado law.
7. Pursuant to Colorado Revised Statutes (CRS) § 23-5-115, in the event of a default of my account owed to the University, the University may certify to the Colorado Department of Revenue (DOR) information about me, including my name, social security number, the amount of the debt and any other identifying information required by the DOR. The DOR may then disburse funds.

All outstanding tuition account balances are considered qualified educational loans under 26 United States Code (USC) § 221 and are extended with the express understanding that future repayment shall be made to the University. I further understand that my acceptance of these terms represents my acknowledgement and acceptance of my student account balance as a qualified education loan under Internal Revenue Code 221, and as such, its exemption from discharge under the federal bankruptcy code, 11 USC (USC) § 523(a)(8).

**Entire Agreement:**

This agreement supersedes all prior understandings, representations, negotiations and correspondence between the student and the University and constitutes the entire agreement between the parties with respect to the matters described. This agreement shall not be modified or affected by any course of dealing or course of performance. This agreement may be modified by the University if the modification is signed by me. Any modification is specifically limited to those policies and/or terms addressed in the modification.

**Severability:**

If any term of this agreement is to any extent illegal, otherwise invalid, or incapable of being enforced, such term shall be excluded to the extent of such invalidity or unenforceability; all other terms hereof shall remain in full force and effect; and, to the extent permitted and possible, the invalid or unenforceable term shall be deemed replaced by a term that is valid and enforceable and that comes closest to expressing the intention of such invalid or unenforceable term.

**Agreement:**

This agreement will be presented to me every six months for review of the University of Colorado Denver | Anschutz Medical Campus's policies regarding my financial obligation, or every term that I register myself for classes (whichever is more applicable).

I hereby acknowledge that I have read and expressly consent to the University's Tuition and Fee Agreement and Disclosure. By clicking on the "I AGREE" button below, I agree that I have carefully read this statement, fully understand it, and agree to be legally bound by it.