

Johnson University Financial Agreement 2026/2027

PAYMENT OF FEES/PROMISE TO PAY

I understand when I register for any class at Johnson University or receive any service from Johnson University, I accept full responsibility to pay all tuition, fees, and other associated costs assessed as a result of my registration and/or receipt of services. I further understand and agree my registration and acceptance of these terms constitutes a contractual agreement (i.e., 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 Johnson University is providing me educational services, 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 understand and agree if I drop or withdraw from some or all of the classes for which I register, I will be responsible for paying all or a portion of tuition and fees in accordance with the published tuition refund schedule published in the [Academic Catalog](#). I have read the terms and conditions of the published tuition refund schedule and understand those terms are incorporated herein by reference. I further understand my failure to attend class or receive a bill does not absolve me of my financial responsibility as described above.

DELINQUENT ACCOUNT/COLLECTION

Financial Hold: I understand and agree if I fail to pay my student account bill or any monies due and owing Johnson University by the scheduled due date, Johnson University will place a financial hold on my student account, preventing me from registering for future classes, obtaining transcripts, or receiving my diploma.

Late Payment Charge: I understand and agree if I fail to pay my student account bill or any monies due and owing Johnson University by the scheduled due date, Johnson University will assess late payment at the rate of \$100 and/or finance charges until my past-due account is paid in full.

Collection Agency Fees: I understand and accept if I fail to pay my student account bill or any monies due and owing Johnson University by the scheduled due date and fail to make acceptable payment arrangements to bring my account current, Johnson University may refer my account to a collection agency. I further understand if Johnson University refers my student account balance to a third party for collection, whether an attorney or collection agency, I will be responsible for any costs (including but not limited to collection fees) associated with attempting to collect the monies due and owing. I understand a collection fee will be assessed and will be due and owing in full at the time of the referral to the third party. The collection fee will be calculated at the maximum amount permitted by applicable law but not to exceed 25% of the amount outstanding. For purposes of this provision, the third party may be a debt collection company or an attorney. If a lawsuit is filed to recover an outstanding balance, I shall also be responsible for any costs associated with the lawsuit such as court costs or other applicable costs. Finally, I understand that my delinquent account may be reported to one or more of the national credit bureaus.¹³

COMMUNICATION

Method of Communication: I understand and agree Johnson University uses email to the student's University email address as an official method of communication with me and that, therefore, I am responsible for reading the emails I receive from Johnson University on a timely basis.

Contact: I authorize Johnson University and its agents and contractors to contact me at my current and any future cellphone number(s), email address(es), or wireless device(s) regarding my delinquent student account(s)/loan(s), any other debt I owe to Johnson University, or to receive general information from Johnson University. I authorize Johnson University and its agents and contractors to use automated telephone dialing equipment, artificial or prerecorded voice or text messages, and personal calls and emails in their efforts to contact me. Furthermore, I understand that I may withdraw my consent to call or text my cellphone using automated telephone dialing equipment by submitting a clear revocation request to Registrar's Office or to the applicable contractor or agent contacting me on behalf of Johnson University.

Updating Contact Information: I understand and agree that I am responsible for keeping Johnson University records up to date with my current mailing addresses, email addresses, and phone numbers by following the procedure at my.JohnsonU.edu under "[My profile & settings](#)". You can manage your **Addresses** under the **Contact information** tab in your Profile. Upon leaving Johnson University for any reason, it is my responsibility to provide Johnson University with updated contact information for purposes of continued communication regarding any amounts that remain due and owing to Johnson University.

ENTIRE AGREEMENT

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

SEVERABILITY CLAUSE

If any provision, term, or clause of this Agreement is declared illegal, unenforceable, or ineffective in a legal forum with competent jurisdiction to do so, this Agreement shall be deemed severable, and all other provisions, terms, and clauses of the Agreement will remain valid and binding on the Parties.

FINANCIAL AID

I understand aid described as "estimated" on my Financial Aid Award does not represent actual or guaranteed payment but is an estimate of the aid I may receive if I meet all requirements stipulated by that specific aid program. I understand my Financial Aid Award is contingent upon my continued enrollment and attendance in each class upon which my financial aid eligibility was calculated. If I drop any class before completion, I understand my financial aid eligibility may decrease and some or all of the financial aid awarded to me may be revoked.

If some or all of my financial aid is revoked because I dropped or failed to attend class, I agree to repay all revoked aid disbursed to my account and resulted in a credit balance refunded to me. I agree to allow financial aid I receive to pay any and all charges assessed to my account at Johnson University such as tuition, fees, campus housing and meal plans, student health insurance, parking permits, service fees, fines, bookstore charges, or any other amount in accordance with the terms of the aid.

I understand that my financial aid award is based on data from the FAFSA upon which my financial aid eligibility was calculated. If I represented anything incorrectly this may decrease some or all of the financial aid awarded to me or it may be revoked entirely. Further, I have reviewed all loan limits and guidelines. I agree to repay all revoked aid disbursed to my account and resulted in a credit balance refunded to me.

I further understand that my completion of this process certifies that I have reviewed my state aid eligibility, if applicable, and certify that I am meeting the requirements for the Financial Aid that is awarded to me. If I did not notify the Financial Aid office that I am failing a state aid requirement to receive my aid from the state then this may lead to a late removal of my awards from the state. Upon removal of these awards, I agree to repay all revoked aid disbursed to my account and resulted in a credit balance refunded to me.

Federal Aid: I understand any federal Title IV financial aid I receive, except for Federal Work-Study (FWS) wages, will first be applied to any outstanding balance on my account for tuition, fees, and room and board. Title IV financial aid includes aid from the Pell Grant, Supplemental Educational Opportunity Grant (SEOG), Direct Loan, PLUS Loan, Perkins Loan, and TEACH Grant programs. I authorize Johnson University to apply my Title IV financial aid to other charges assessed to my student account such as student health insurance, parking permits, bookstore charges, service fees and fines, and any other education-related charges. I further understand this authorization will remain in effect until I rescind it, and I may withdraw it at any time by following the instructions while completing Financial Aid Check In on the my.JohnsonU.edu portal.

Prizes, Awards, Scholarships, Grants: I understand all prizes, awards, scholarships, and grants awarded to me by Johnson University will be credited to my student account and applied toward any outstanding balance. I further understand my receipt of a prize, award, scholarship, or grant is considered a financial resource according to federal Title IV financial aid regulations and may, therefore, reduce my eligibility for other federal and/or state financial aid (i.e., loans, grants, Federal Work Study), which if already disbursed to my student account, must be reversed and returned to the aid source.

METHOD OF BILLING

I understand Johnson University uses electronic billing as its official billing method; therefore, I am responsible for viewing and paying my student account e-bill by the scheduled due date. Students are notified at the University e-mail address when the statement is available for review. I further understand failure to review my e-bill does not constitute a valid reason for paying my bill after the due date. E-bill information is available at my.JohnsonU.edu on the STUDENT FINANCES tab under the Student Account Center link.

OBLIGATION FOR INSTALLMENT PAYMENT PLANS

I understand and agree that, unless you immediately pay the amount owed hereunder in full, you must enroll in a Nelnet payment plan every semester by signing an agreement. The agreement states you will pay your tuition and fees in installments. If a balance remains on the account when registration for the next semester of classes opens, you will not be allowed to register for classes unless and until you have agreed to a separate installment agreement. Any installment agreement between you and the University is incorporated herein by reference.

BILLING ERRORS

I understand administrative, clerical, or technical billing errors do not absolve me of my financial responsibility to pay the correct amount of tuition, fees, and other associated financial obligations assessed as a result of my registration at Johnson University.

RETURNED PAYMENTS/FAILED PAYMENT AGREEMENT

If a payment made to my student account is returned by the bank for any reason, I agree to repay the original amount of the payment plus a returned payment fee of \$30. I understand multiple returned payments and/or failure to comply with the terms of any payment plan or agreement I sign with Johnson University may result in cancellation of my classes and/or suspension of my eligibility to register for future classes at Johnson University.

DROP FOR NON-PAYMENT

Students are responsible for withdrawing from courses using University-approved methods. However, the University reserves the right to drop a student's courses for non-payment. Reduction of fees for courses dropped for non-payment will be made according to the established tuition refund policy.

WITHDRAWAL

If I decide to completely withdraw from Johnson University, I will follow the instructions published in the Academic Catalog and at <https://johnsonu.edu/admissions/financial-aid/student-accounts/#refunds>, which I understand and agree are incorporated herein by reference. Failure to pay fees, failure to receive financial aid, failure to attend class or refusing financial aid does NOT constitute an official withdrawal from Johnson University.

BANKRUPTCY

Educational and related fees are generally non-dischargeable in bankruptcy and will survive after the bankruptcy has closed. Except in certain limited situations, this means that a student will still owe the debt to the University after the bankruptcy.

STUDENT CHARGE

The University may elect to allow certain auxiliary services to add charges to the student account for billing and payment purposes. Any charges added to the student account for benefit of a department become subject to the policies of the Student Account Office. In addition, certain financial holds will prohibit a student from being able to utilize the student charging privilege.

PRIVACY RIGHTS & RESPONSIBILITIES

I understand Johnson University is bound by the [Family Educational Rights and Privacy Act \(FERPA\)](#), which prohibits Johnson University from releasing any information from my education record without my written permission. Therefore, I understand if I want Johnson University to share information from my education record with someone else, I must provide written permission by following the procedure outlined at {Link to Institution's FERPA Release Website}. I further understand I may revoke my permission at any time as instructed in the same procedure.

RIGHT TO MODIFY

The University reserves the right to make changes at any time in any or all tuition and fees without advance notice, with all modification of fees to be effective irrespective as to whether fees have or have not been paid by or on behalf of a student prior to the effective date of the modification.

INTERNAL REVENUE SERVICE (IRS) FORM 1098-T

I agree to provide my Social Security number (SSN) or taxpayer identification number (TIN) to Johnson University upon request as required by IRS regulations for Form 1098-T reporting purposes. If I fail to provide my SSN or TIN to Johnson University, I understand a form will not be provided to me and I agree to pay any and all IRS fines assessed as a result of my missing SSN/TIN. I agree to notify Johnson University in writing to StudentAccounts@JohnsonU.edu by Dec 1 of the year prior if I do not want to receive this information electronically beginning in 2025.

STUDENT AGE

I understand and agree if I am younger than the applicable age of majority when I execute this agreement, the educational services provided by Johnson University are a necessity, and I am contractually obligated pursuant to the "doctrine of necessities."

To accept the conditions stated, select the 'I agree to Johnson University's Financial Agreement' checkbox in the Student Account Center on the my.JohnsonU.edu portal and click the OKAY button. Enrollment at Johnson University requires acceptance of this Financial Agreement.