



FINANCIAL OBLIGATIONS AGREEMENT (FOA)

Student Guide

Introduction

Financial Obligations Agreement (FOA)

From this point forward, students will be required to click and agree to the FOA Agreement each term before being allowed to register. Students are required to complete this process one time each term, completed upon registering for the first time for that term. In most cases, you will complete the FOA Agreements online via KeanWISE. An acknowledgment email will be sent to your Kean email address upon completion. Please keep this for your records.

Students registering in person at the One Stop or Registrar's Office will be provided a paper copy to sign before registration will be completed. Please note, the FOA Agreement will not be required for high school students or students participating in sponsored off-campus programs.

This agreement acknowledges that you understand and agree to your responsibility as a student for the cost and expense of all tuition, fees, housing, meal plan costs and other related educational expenses associated with your enrollment in academic courses at KU.

Please find in the following pages the actual FOA document, along with the instructional pages outlining the steps to accessing and completing the FOA prior to registration.

FINANCIAL OBLIGATION AGREEMENT FOR ACADEMIC COURSE ENROLLMENT AT KEAN UNIVERSITY

TERMS & CONDITIONS

I understand that I am registering for academic courses at Kean University (“KU” or “University”). I hereby acknowledge and agree that I am fully responsible for the cost and expense of all tuition, fees, housing, meal plan costs and other related educational expenses associated with my enrollment in academic courses at KU. I understand that on or before the payment due date for the academic semester, I must pay in full the total amount due and owing for the academic courses, including without limitation, tuition, fees and expenses provided by the University for the current and all previous academic semesters. In the event that I do not pay this amount in full by the due date, I must apply for a deferred payment plan, if available, or have enough Financial Aid or scholarship funds to cover my charges and expenses incurred by the due date.

By submitting my registration I agree to the terms and conditions set forth herein below in the manner described:

- I. This Financial Obligation Agreement shall be applicable for each academic semester that I seek to enroll in academic courses at KU and shall remain in full force and effect until the balance of my account is paid in full. I understand that I may contact the Office of Student Accounting at stuactg@kean.edu or (908) 737-3240 if I have any questions prior to the acceptance and execution of this agreement.
- II. I understand that if I incur any additional charges such as costs associated with parking fees, bank returned check fees, late fees or other miscellaneous costs, and such charges are placed on my KU Student Account, I hereby agree that I am solely and fully responsible for the payment of these charges to the University.
- III. I understand that in the event I withdraw from KU, I shall do so according to the guidelines established by KU, which are available at <http://www.kean.edu/academics/undergraduate-catalog>. If I withdraw after the established deadlines, I hereby agree to pay KU for any and all tuition and mandatory fees associated with those courses.
- IV. I understand that in the event I withdraw from KU, I must officially drop the courses for which I have registered; failure to drop the courses will result in full financial liability to me regardless of whether or not I have attended such courses.
- V. I understand that in the event I withdraw from KU, I must notify the Office of Residential Student Services in writing to cancel my housing contract and understand that I am responsible for paying all housing costs according to my KU Housing Contract.
- VI. I understand that I am responsible for maintaining my current address and phone number and updating the University of any changes to my address and phone number. I grant the University and its agents and contractors to contact me at my current and any future cellular phone number(s), email address(es) or wireless device(s) regarding my delinquent student account(s)/loan(s), any other debt I owe to the University, or to receive general information from the University. I authorize the University and its agents and contractors to use automated telephone dialing equipment, artificial or pre-recorded 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 my cellular phone by submitting my request in writing to the Office of Student Accounting or in writing to the applicable contractor or agent contacting me on behalf of the University.

- VII. I hereby agree that if I fail to make payments for tuition, fees, housing, meal plan costs and other related educational expenses in accordance with the payment schedule and/or pay the University the full amount of monies owed, the following will occur:
- A. The University shall place a temporary hold on my access to register for future courses until the balance of my KU student account is paid in full; and
 - B. The University shall place a temporary hold on the release of my academic records, including without limitation, grades, diplomas or official transcripts, until the balance of my KU student account is paid in full; and
 - C. The University may submit a claim for the outstanding balance to the State of New Jersey Division of Revenue and may take action to collect this debt in accordance with New Jersey law; and
 - D. The University may refer my outstanding debt to an external collection agency for collection pursuant to state and federal law, which may result in collection costs of up to 33% being added to any outstanding balance or debt. In the event of a referral of my debt to an external collection agency, I hereby agree to be responsible for any and all collection costs of up to 33% incurred by the University, including any service charges and/or interest; and
 - E. In accordance with New Jersey law, a lawsuit to collect unpaid fees may be brought against me in the appropriate court regardless of my domicile at the time of bringing such suit. In the event of litigation, I agree to pay all costs associated with such legal action, including but not limited to, attorney's fees and court costs; and
 - F. The University and/or the external collection agency may report my delinquent debt to a national credit bureau which may negatively impact my credit history and score.
- VIII. I understand this Financial Obligation Agreement shall be construed in accordance with the laws of the State of New Jersey, including without limitation, the New Jersey Contractual Liability Act, N.J.S.A. 59:13-1, et seq.,

By selecting the "Submit" button upon registration, I am agreeing to all terms and conditions as set forth herein above and agree to the incorporation of any other related documents. I enter into this Financial Obligation Agreement with full knowledge of its legal implications and without coercion and/or promises made to me by the University. I also agree and acknowledge that prior to agreeing to this Financial Agreement, I had the right and option to discuss the terms and conditions herein with an attorney of my choosing at my sole cost and expense.

Navigating KeanWISE to the Financial Obligation Agreement

The Financial Obligations Agreement Can be Accessed in 2 Ways on KeanWISE

Access Point # 1 - On the Student Menu

Access Point # 2 - On the Registration Page as an Error Message

Part 1 - On Student Menu

Access Point # 1 - Student Menu

1. LOG ON TO KEANWISE
2. ON THE STUDENT MENU UNDER “REGISTRATION”, STUDENTS CLICK ON “FINANCIAL OBLIGATIONS AGREEMENT”.

Registration

[Search for Sections](#)
[Register for Sections](#)
[Financial Obligation Agreement](#)

3. SELECT THE TERM FOR WHICH YOU WISH TO READ AND AGREE TO THE FINANCIAL OBLIGATIONS AGREEMENT. THIS MUST BE DONE FOR EACH TERM SEPARATELY.

Financial Obligation Agreement

Registration Terms	Read and Agree
15/FA	Click to read Financial Obligation Agreement for 15/FA
16/SP	Click to read Financial Obligation Agreement for 16/SP

SUBMIT

4. READ AND REVIEW THE AGREEMENT.

FINANCIAL OBLIGATION AGREEMENT FOR ACADEMIC COURSE ENROLLMENT AT KEAN UNIVERSITY

I understand that I am registering for academic courses at Kean University ("KU" or "University"). I hereby acknowledge and agree that I am fully responsible for the cost and expense of all tuition, fees, housing, meal plan costs and other related educational expenses associated with my enrollment in academic courses at KU. I understand that on or before the payment due date for the academic semester, I must pay in full the total amount due and owing for the academic courses, including without limitation, tuition, fees and expenses provided by the University for the current and all previous academic semesters. In the event that I do not pay this amount in full by the due date, I must apply for a deferred payment plan with Tuition Management Systems (TMS), if available, or have enough Financial Aid or scholarship funds to cover my charges and expenses incurred by the due date.

By submitting my registration I agree to the terms and conditions set forth herein below in the manner described:

I. This Financial Obligation Agreement shall be applicable for each academic semester that I seek to enroll in academic courses at KU and shall remain in full force and effect until the balance of my account is paid in full. I understand that I may contact the Office of Student Accounting at stuactg@kean.edu or (908) 737-3240 if I have any questions prior to the acceptance and execution of this agreement.

II. I understand that if I incur any additional charges such as costs associated with parking fees, bank returned check fees or other miscellaneous costs, and such charges are placed on my KU Student Account, I hereby agree that I am solely and fully responsible for the payment of these charges to the University.

III. I understand that in the event I withdraw from KU, I shall do so according to the guidelines established by KU, which are available at <http://www.kean.edu/KU/Withdrawal-from-the-University>. If I withdraw after the established deadlines, I hereby agree to pay KU for any and all tuition and mandatory fees associated with those courses.

IV. I understand that in the event I withdraw from KU, I must officially drop the courses for which I have registered; failure to drop the courses will result in full financial liability to me regardless of whether or not I have attended such courses.

V. I understand that in the event I withdraw from KU, I must notify the Office of Residence Life in writing to cancel my housing contract and understand that I am

5. CLICK AND ACCEPT THE TERMS OF THE AGREEMENT AND SUBMIT.

VIII. I understand this Financial Obligation Agreement shall be construed in accordance with the laws of the State of New Jersey, including without limitation, the New Jersey Contractual Liability Act, N.J.S.A. 59:13-1, et seq., By selecting the "Submit" button upon registration, I am agreeing to all terms and conditions as set forth herein above and agree to the incorporation of any other related documents. I enter into this Financial Obligation Agreement with full knowledge of its legal implications and without coercion and/or promises made to me by the University. I also agree and acknowledge that prior to agreeing to this Financial Agreement, I had the right and option to discuss the terms and conditions herein with an attorney of my choosing at my sole cost and expense.

have read and agree to the agreement

0427243 Yi Chen 15/FA

SUBMIT

6. ONCE COMPLETE, THIS MESSAGE WILL SHOW AS HIGHLIGHTED BELOW.

Registration Terms	Read and Agree
15/FA	I have read and agreed to the Financial Obligation Agreement for 15/FA
16/WB	Click to read Financial Obligation Agreement for 16/WB

OK

7. YOU MAY NOW PROCEED WITH REGISTER FOR THE TERM.

8. AN ACKNOWLEDGEMENT EMAIL WILL BE SENT TO YOUR KEAN EMAIL UPON COMPLETION.

Part 2 – On Registration Process

Access Point # 2 - On the Registration Page as an Error Message

1. LOG ON TO KEANWISE
2. ON THE STUDENT MENU UNDER “REGISTRATION”, CLICK ON “REGISTER FOR SECTIONS”.

Registration

[Search for Sections](#)
[Register for Sections](#)
[Financial Obligation Agreement](#)

3. IF YOU HAVE NOT COMPLETED A FOA AGREEMENT, A LINK WILL APPEAR ON THE REGISTRATION PAGE.

Register and Drop Sections

Click here: [To read and agree to Financial Obligation Agreement \(FOA\)](#)

Name

Action for ALL Pref. Sections (or choose below)

Preferred Sections

Action	Term	Section Name and Title	Location	Meeting Information	Faculty
<input type="checkbox"/>	Winter 2016	ECO*1021*WB01 (35641) PRINCIPLES OF ECONOMICS II	KEAN UNIVERSITY UNION	01/04/2016-01/15/2016 Lecture Monday, Tuesday, Wednesday, Thursday, Friday 09:00AM - 12:30PM, HENNINGS HALL, Room 104	To be Announced
<input type="checkbox"/>	Fall 2015	CJ*2600*01 (27042) CRIMINAL JUSTICE IN AMERICA	KEAN UNIVERSITY UNION	09/02/2015-12/16/2015 Lecture Wednesday 11:00AM - 01:45PM, GREEN LANE ACADEMIC BUILDING, Room 404	To be Announced
<input type="checkbox"/>	Fall 2015	CJ*2600*05 (27045) CRIMINAL JUSTICE IN AMERICA	KEAN UNIVERSITY UNION	09/02/2015-12/16/2015 Lecture Wednesday 04:30PM - 07:15PM, GREEN LANE ACADEMIC BUILDING, Room 327	To be Announced

Current Registrations

Drop	Term	Pass/	Section Name and Title	Location	Meeting Information
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4. IF YOU ATTEMPT TO REGISTER FOR A COURSE AND HAVE NOT YET SIGNED A FOA FOR THE SELECTED TERM, THE FOLLOWING ERROR MESSAGE AND LINK WILL APPEAR.

Register and Drop Sections

To continue your registration please click the link below to read and agree to the Financial Obligation Agreement to ALL registration term(s) on your 'Preferred Sections'.

You are not eligible for registration.

Click here: [To read and agree to Financial Obligation Agreement \(FOA\)](#)

Name

Action for ALL Pref. Sections (or choose below)

Preferred Sections

Action	Term	Section Name and Title	Location	Meeting Information	Faculty	Available/ Capacity	Credits	CEUs
Register	Winter 2016	ECO1021*WB01 (35841) PRINCIPLES OF ECONOMIC	KEAN UNIVERSITY UNION	01/04/2016-01/15/2016 Lecture Monday, Tuesday, Wednesday, Thursday, Friday 09:00AM - 12:30PM, HENNINGS HALL, Room 104	To be Announced	50 / 50	3.00	
	Fall	CJ260001 (27042) CRIMINAL JUSTICE	KEAN UNIVERSITY	09/07/2015-12/16/2015 Lecture Wednesday 11:00AM - 01:45PM GREEN LANE AUDITORIUM	To be	15 / 50	3.00	

5. CLICKING ON THE LINK WILL ROUTE YOU TO THE SAME PROCESS AS ACCESS POINT #1.

Registration Terms Read and Agree

15/FA	I have read and agreed to the Financial Obligation Agreement for 15/FA
16/WB	Click to read Financial Obligation Agreement for 16/WB

OK

6. AN ACKNOWLEDGEMENT EMAIL WILL BE SENT TO YOUR KEAN EMAIL UPON COMPLETION.