

# New England College of Business Enrollment and Financial Agreement

## Section 1: Personal Information, Educational Background, and Employment Information

Please use your legal first and last names and do not use "nicknames" in this section.

Name:

Country:

Address:

Primary Phone:

Secondary Phone:

Email:

High School/GED:

City:

State:

Graduation Year:

College:

City:

State:

Years Attended:

Degree Received:

College:

City:

State:

Years Attended:

Degree Received:

International student: [Yes/No]

International partner: [Yes/No]

I am employed: [Yes/No]

Employer:

## Section 2: Academic Program

Program: \_\_\_\_\_

Total Program Credits: \_\_\_\_\_ Total Program Weeks: \_\_\_\_\_

Term Start Date: \_\_\_\_\_

Anticipated Program Completion Date: \_\_\_\_\_

Course Schedule: 100% Online

### Section 3: Tuition and Fees Acknowledgement

Below are the tuition and fees charged by New England College of Business ("NECB" or the "College"):

Tuition Amount:

*\*Tuition is subject to change-*

#### Fee Information:

eResource Fee: \$60.00 per course

Petition to Graduate Fee: \$95 (once per program, non-refundable)

Commencement Fee: \$100 (once per program, non-refundable)

Application Fee (non-refundable):

- \$50 for undergraduate programs
- \$75 for graduate programs

Dissertation Continuation Fee: \$1,000 (per 8-week session)

Textbooks: Students are responsible for purchasing textbooks and required course materials.

#### Undergraduate Program Information:

Please note that you will be registered for your first two terms.

#### Graduate Program Information:

NECB's graduate degree and graduate level certificate programs are designed for the adult learner who expects a high quality, accelerated degree program at an affordable price. As such, curriculum in the graduate level programs is offered on a "carousel model", which means students can enter at any point in the carousel and complete their degree program in the same amount of time.

Other than one-week breaks between terms (summer and winter breaks are 2-3 weeks), students are expected to take all courses in the degree/certificate program consecutively. Students are advised that if they take one or more terms off, the course(s) missed may not be offered prior to the anticipated completion of their program. For students participating in Financial Aid, taking one or more terms off throughout the program may impact Financial Aid packaging and/or funding.

Please note that you will be registered for your first four sessions. If you are utilizing Direct Bill through your company as your Finance Option, you must go through the Student Portal to register.

### Section 4: Finance Options

*You chose the following payment option.*

[Debit/Credit Card; Check/Money Order; Financial Aid; Direct Bill; Military/VA]

#### **Financial Aid**

I have been approved for or will apply for Federal Financial Aid. I understand that if I am not eligible for enough Financial Aid to cover my full tuition and fees, or if for any reason I am not eligible to receive Federal Financial Aid, that I may be required to set up a payment plan or make other arrangement for payment of any tuition due. I understand that if I choose to start class before I have a Financial Aid package in place, and later learn that I am not eligible for Financial Aid for any reason, that I will be responsible for any tuition and/or fee charges incurred up to that point.

#### **Direct Bill**

If you are utilizing Direct Bill through your employer as your Finance Option, it is your responsibility to obtain advance approval from your employer for each term and forward the employer's written approval

to [registrar@necb.edu](mailto:registrar@necb.edu). You will not gain access to your courses until this approval is received. Further, it is your responsibility to register in your courses for each term in the Student Portal.

### **Section 5: Notices to the Student and the Student's Right to Cancel**

- a. This Enrollment Agreement ("Agreement") should be completed by the Student only after he/she (as an applicant for admission to the College) has successfully completed all prerequisites for admission to the College and he/she has been accepted for admission by the College. DO NOT SIGN THIS AGREEMENT BEFORE YOU HAVE READ IT COMPLETELY AND THOROUGHLY. DO NOT SIGN THIS AGREEMENT IF IT CONTAINS ANY BLANK SPACES.
- b. The Student is entitled to an exact duplicate copy of the Agreement the Student signed.
- c. THIS AGREEMENT BECOMES A LEGALLY BINDING INSTRUMENT UPON THE COLLEGE'S WRITTEN ACCEPTANCE DELIVERED TO THE STUDENT, UNLESS IT IS CANCELLED PURSUANT TO THE STUDENT'S RIGHT TO CANCEL.
- d. Any holder of this consumer contract is subject to all claims and defenses that the debtor could assert against the seller of goods or services obtained pursuant hereto or with the proceeds thereof. Recovery hereunder by the debtor shall not exceed amounts paid by the debtor hereunder.

### **Section 6: Academic Catalog and Student Handbook**

The Student agrees to be bound by all of the terms, condition, rules and regulations set forth in the Catalog. The Student acknowledges he/she has had ample opportunity to review the Catalog prior to execution of this Agreement by the Student and/or his/her parent or legal guardian, if applicable. The Catalog is available for the Student to access online at <https://catalog.necb.edu/>.

### **Section 7: Accuracy of Information**

The Student acknowledges that the College relies upon the accuracy and completeness of all information and/or documentation provided to the College by the Student (and, if applicable, his/her parent or legal guardian) and he/she (and, if applicable, his/her parent or legal guardian) certifies that all such information and/or documentation is accurate, correct and complete. In the event that any such information and/or documentation provided by, or on behalf of, the Student is false, inaccurate, incomplete or misleading, the College may suspend, dismiss or expel, either temporarily or permanently, the Student from the College. In such cases, the Student may not be entitled to any credit for work that he/she may have completed at the College.

### **Section 8: Dismissal**

The College may terminate the Student's enrollment at the College for non-payment of fees or tuition, unsatisfactory progress, excessive absences, or behavior detrimental to the College or its faculty or students.

### **Section 9: Withholding Records**

The College reserves the right to withhold records, including without limitation, grade reports, transcripts and diplomas until all financial obligations are satisfied, consistent with applicable state and Federal law.

### **Section 10: Transferability of Credits**

The College does not imply, promise or guarantee transferability of credits earned to any other educational institution. BY SIGNING THIS AGREEMENT, YOU, ACKNOWLEDGE THAT CREDITS EARNED AT THE COLLEGE MAY NOT TRANSFER TO OR BE TRANSFERABLE TO ANY OTHER EDUCATIONAL OR OTHER INSTITUTION. TRANSFERABILITY OF CREDITS IS SOLELY DEPENDENT ON THE POLICIES OF THE INSTITUTION TO WHICH THE STUDENT SEEKS TO TRANSFER.

## Section 11: Employment Guarantee Disclaimer

THE COLLEGE HAS NOT AND DOES NOT GUARANTEE OR MAKE ANY REPRESENTATION OR WARRANTY OF ANY KIND OR NATURE (EXPRESS, IMPLIED OR OTHERWISE) REGARDING OR WITH RESPECT TO THE AVAILABILITY OR SUITABILITY OF EMPLOYMENT, ANY LEVEL OF COMPENSATION UPON EMPLOYMENT, OR ANY OTHER MATTERS RELATING TO EMPLOYMENT AND EMPLOYMENT OPPORTUNITIES AFTER GRADUATION OR COMPLETION OF ANY COURSE WORK AT THE COLLEGE.

## Section 12: Refund/Withdrawal Policy

If you decide to drop a course, it is your responsibility to notify NECB in writing. A Course Drop Request Form will be electronically sent to you and must be completed and returned to the Registrar's Office. Termination becomes effective on the day that the written withdrawal is postmarked or the fax is received. When calculating the refund due to a student, the last date of actual attendance of the program by the student is used in the calculation unless earlier written notice was received.

The following withdrawal policy applies:

- a. If the Student decides to drop a course, it is his/her responsibility to notify NECB in writing. A Course Drop Request Form will be electronically sent to the Student and must be completed and returned to the Registrar's Office. Termination becomes effective on the day that the written withdrawal is postmarked or the fax is received. When calculating the refund due to a student, the last date of actual attendance of the program by the student is used in the calculation unless earlier written notice was received.
- b. The following withdrawal policy applies:
  - i. If the Student drops a course(s) or is withdrawn from the College for any reason, after registration but prior to the commencement of the term, the Student will be refunded any tuition for that term and, if applicable, refundable fees and/or books paid in association with the course(s). (For book returns, see "Returning Items Bought Through the MBS Bookstore" section in the Academic Catalog and Student Handbook.)
  - ii. Students who withdraw from the College, whether voluntarily or by dismissal, may be entitled to a refund of all or a portion of the tuition paid. Students who withdraw from a course prior to the term start date will receive a 100% refund for that course. After the beginning of classes, pro rata refunds will be calculated in accordance with the below schedule:

<b>Term Week (begins on Monday)</b>	<b>Undergraduate and Doctoral Programs (8-week term)</b>	<b>Master's Programs (5-week term)</b>
Withdrawal during the first week:	100% refund	100% refund
Withdrawal during the second week:	75% refund	75% refund
Withdrawal during the third week:	50% refund	50% refund
Withdrawal during the fourth week:	25% refund	No refund
Withdrawal after the fourth week:	No refund	No refund

For example, an undergraduate student who submits written notification of his/her intent to withdraw to the Registrar between Monday and Sunday of the fourth week of the term (or whose last date of attendance in the enrolled course was within this period) would be entitled to a 25% refund. However, beginning on Monday of the fifth week of the term and thereafter, no tuition refund will be granted.

- iii. Students who decide to either drop a course or withdraw from the College must notify the Registrar's Office in accordance with the "Dropping a Class" and "Withdrawal from the College" notification procedures set forth in this Catalog. Refunds will be made within 30 days of receipt of such notification from the student.
  - iv. For graduate courses, a grade of "W" will be assigned when written withdrawal requests are received from the 4th day of Week 1 through the Wednesday of Week 3. A grade of "WF" will be assigned when the written withdrawal requests are received from the Thursday of Week 3 through Week 5.
  - v. For undergraduate courses, a grade of "W" will be assigned when written withdrawal requests are received from the fourth day of Week 1 through Week 4. A grade of "WF" will be assigned when written withdrawal requests are received in Weeks 5 through 8.
- c. Administrative Withdrawal from the College

In compliance with the US Department of Education, a grade of "WF" will be assigned when a student has not attended/participated in a course as defined by the US Department of Education's Program Integrity Regulations in any 2 consecutive weeks of a course. The student will be administratively withdrawn from the course, and a grade of "WF" will be assigned.

d. Students Receiving Federal Financial Aid

If you withdraw from the College up to the 60 percent point in any payment period and received Title IV Financial Aid Funds, federal law requires that the College, and in some cases, you, the student, return funds you did not earn to the U.S. Department of Education. The amount of federal financial aid to be returned is determined by the percentage of time remaining in the payment period.

For example, if a student completes 10 percent of the payment period, federal regulations require that 90 percent of Title IV aid be returned. If a student withdraws any time after completing sixty percent of the payment period, then 100 percent of Title IV Aid received during that payment period will be retained. This calculation concerning federal financial aid is separate and distinct from the institutional refund policy and may result in your owing additional funds to the College to cover tuition charges previously paid by federal financial aid prior to your withdrawal. If you plan to withdraw from the College, please contact your financial aid or business office to determine the amount of funds, if any, that must be returned on your behalf.

**Student Tuition Recovery Fund (For California residents only)**

The State of California established the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic loss suffered by a student in an educational program at a qualifying institution, who is or was a California resident while enrolled, or was enrolled in a residency program, if the student enrolled in the institution, prepaid tuition, and suffered an economic loss. Unless relieved of the obligation to do so, you must pay the state-imposed assessment for the STRF, or it must be paid on your behalf, if you are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all or part of your tuition.

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if you are not a California resident, or are not enrolled in a residency program.

It is important that you keep copies of your enrollment agreement, financial aid documents, receipts, or any other information that documents the amount paid to the school. Questions regarding the STRF may be directed to the Bureau for Private Postsecondary Education, 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833, (916) 431-6959 or (888) 370-7589.

To be eligible for STRF, you must be a California resident or are enrolled in a residency program, prepaid tuition, paid or deemed to have paid the STRF assessment, and suffered an economic loss as a result of any of the following:

1. The institution, a location of the institution, or an educational program offered by the institution was closed or discontinued, and you did not choose to participate in a teach-out plan approved by the Bureau or did not complete a chosen teach-out plan approved by the Bureau.
2. You were enrolled at an institution or a location of the institution within the 120-day period before the closure of the institution or location of the institution, or were enrolled in an educational program within the 120-day period before the program was discontinued.
3. You were enrolled at an institution or a location of the institution more than 120 days before the closure of the institution or location of the institution, in an educational program offered by the institution as to which the bureau determined there was a significant decline in the quality or value of the program more than 120 days before closure.
4. The institution has been ordered to pay a refund by the Bureau but has failed to do so.
5. The institution has failed to pay or reimburse loan proceeds under a federal student loan program as required by law, or has failed to pay or reimburse proceeds received by the institution in excess of tuition and other costs.
6. You have been awarded restitution, a refund, or other monetary award by an arbitrator or court, based on a violation of this chapter by an institution or representative of an institution, but have been unable to collect the award from the institution.
7. You sought legal counsel that resulted in the cancellation of one or more of your student loans and have an invoice for services rendered and evidence of the cancellation of the student loan or loans.

To qualify for the STRF reimbursement, the application must be received within four (4) years from the date of the action or event that made the student eligible for recovery from STRF.

A student whose loan is revived by a loan holder or debt collector after a period of noncollection may, at any time, file a written application for recovery from STRF for the debt that would have otherwise been eligible for recovery. If it has been more than four (4) years since the action or event that made the student eligible, the student must have filed a written application for recovery within the original four (4) year period, unless the period has been extended by another act of law.

However, no claim can be paid to any student without a social security number or a taxpayer identification number.

### **Section 13: Student Grievance Policy**

A student who has a grievance must submit his or her grievance in writing to the appropriate faculty or staff member with whom the complaint lies. If a viable solution is not reached between the student and faculty or staff member, the student may seek the aid of the Program Chair, the Dean of Undergraduate Studies or the Provost. The student has ten (10) days from the time the complaint was originally made to the faculty or staff member to file a written complaint with the Provost, if the complaint has not been resolved to the student's satisfaction. A special meeting of an ad hoc student grievance committee may be called by the Provost. The group will reach a consensus after the grievance has been heard. The decision rendered by the committee will be final.

Any student who is terminated from his or her program of study at NECB for violating the Student Code of Conduct may petition the Dean of Undergraduate Studies at the undergraduate level or the Provost at the graduate level for readmission into a program of study after waiting one full year from the Session in which official disciplinary action was taken. The petition must be in the form of a formal letter. The determination of whether to readmit the student will be based on the student's written petition and will be made solely by NECB. The decision will be final and binding on the student.

#### Student complaint process under the State Authorization Reciprocity Agreement ("SARA")

States operating under SARA have agreed to allow their SARA state portal agency to investigate and resolve any complaints that have not been resolved through an institution's own procedures for resolution of grievances. Students from participating SARA states may contact the Massachusetts Department of Higher Education ("MDHE") in its capacity as the SARA portal entity for Massachusetts with complaints that were not resolved through the NECB institutional student complaint procedure described above via <https://www.mass.edu/foradmin/sara/complaints.asp>. The MDHE reviews and evaluates student complaints regarding distance learning programs offered by Massachusetts-based institutions that are members of SARA in accordance with 610 CMR 12.07. Complaints that should be filed as a SARA Complaint are those that pertain to distance (online) education provided by Massachusetts-based SARA institutions to students residing in other states pursuant to SARA *only*. Complaints about a SARA institution's operations or activities in Massachusetts will be resolved pursuant to 610 CMR 2.00 or otherwise in accordance with the institution's policies.

The SARA complaint process is as follows:

1. Students must first attempt to resolve their complaint using internal administrative procedures offered by the SARA institution.
2. After all administrative remedies have been exhausted with the MA-SARA institution, the student may submit a SARA Complaint via <http://www.mass.edu/forstufam/complaints/complaints.asp>.
3. The Department shall send a copy of the complaint to the institution that is the subject of the complaint.
4. Within 30 days of the date that the Department sends a copy of the complaint to the institution, the institution must provide a written response to the student and the Department.
5. Within 30 days of the date the Department received the institution's response, or if the Department receives no response, the Commissioner or his or her designee shall issue a notice to the institution containing the Commissioner's findings regarding the complaint; any corrective actions that the institution shall take; and that, should the institution fail to take those corrective actions, the complaint shall be referred to the Office of the Attorney General for review and, if the Office of the Attorney General deems it appropriate, enforcement action.

Contact information for states not participating in the State Authorization and Reciprocity Agreement (SARA) can be found below.

#### California

##### **California Bureau of Private Postsecondary Education**

PO Box 980818

W. Sacramento, CA 95798-0818

[bppe@dca.ca.gov](mailto:bppe@dca.ca.gov)

[http://www.bppe.ca.gov/forms\\_pubs/complaint.pdf](http://www.bppe.ca.gov/forms_pubs/complaint.pdf)

## **Section 14: Mandatory Arbitration**

Any claim, controversy or dispute arising out of or relating to this Contract or any alleged breach, violation or default of this Contract, together with all other claims, controversies or disputes of any nature whatsoever, including but not limited to all claims based in tort, fraud, contract, equity, state law, and/or federal law, arising out of or in relation to the Student's enrollment and participation in courses at the college, shall be resolved and settled by binding arbitration administered by the American Arbitration Association in accordance with the applicable American Arbitration Association rules (unless the parties mutually agree to the use of different rules) in place at the time the arbitration is filed. Such arbitration shall take place within thirty miles of the campus where the student enrolled. For students enrolled in online classes only, the arbitration shall take place at a location convenient to the student, unless the student is located outside the United States, in which case the arbitration shall take place in the nearest city to the student's residence where the college maintains a campus. This is a mandatory Arbitration Provision. Notwithstanding the foregoing, you may bring an individual (not class) action in small claims court for claims within the scope of its jurisdiction. Generally, "small claims court" is a specialized court that provides expeditious, informal, and inexpensive adjudication of small claims with no jury trial. Such courts generally have a low maximum monetary limitation to the amount of judgments it can award and, by suing in small claims court, a party's right to recover more than the court's jurisdictional limit is waived. Any dispute as to whether a claim has been filed in a "small claims court" shall be decided by the American Arbitration Association in accordance with its rules and procedures and this Arbitration Provision. The parties agree that any dispute between the parties shall not be adjudicated as a class action or a consolidated class arbitration proceeding either in court or under the rules of the American Arbitration Association. The right of any party to pursue a class action for any dispute subject to arbitration shall be waived to the fullest extent permitted by law. The arbitrator's decision and award shall be final, binding on the parties, and non-appealable except as permitted by law, and may be entered in any court of competent jurisdiction to enforce it. The parties shall pay, respectively, any expenses incurred as American Arbitration Association fees, administrative fees, arbitrator fees, mediation fees, hearing fees, and postponement/cancellation fees in accordance with the rules and procedures adopted by the American Arbitration Association. In the event any provision of this binding Arbitration Provision is held to be invalid, illegal or unenforceable for any reason and in any respect, such invalidity, illegality, or unenforceability shall in no event affect, prejudice or disturb the validity of the remainder of this Arbitration Provision, which shall be and remain in full force and effect, enforceable in accordance with its terms. For additional information regarding the American Arbitration Association and the arbitration process, please visit [www.adr.org](http://www.adr.org). BY SIGNING THIS CONTRACT, THE STUDENT (AND, IF APPLICABLE, HIS/HER PARENT OR LEGAL GUARDIAN) GIVE UP THE RIGHT TO GO TO COURT AND THE RIGHT TO TRIAL BY JURY AND EXPRESSLY ACKNOWLEDGE AND UNDERSTAND THAT HIS, HER OR THEIR RIGHTS AND REMEDIES WILL BE DETERMINED BY AN ARBITRATOR AND NOT BY A JUDGE OR JURY. THE PARTIES UNDERSTAND THAT A DETERMINATION BY AN ARBITRATOR IS AS ENFORCEABLE AS ANY ORDER AND IS SUBJECT TO VERY LIMITED REVIEW BY A COURT.

## **Section 15: Liquidated Damages; Exclusive Remedy**

The parties agree that if the College is found to have breached a material provision of this Agreement to the substantial detriment of the Student, then the College must pay as liquidated damages (and not as a penalty) a sum up to an amount equal to any non-refunded tuition payments to the Student or the Student's lender in the case of a loan, or appropriate government agency in the case of a grant, it being acknowledged and agreed to by the parties to this Agreement that the determination of the damages actually incurred by the Student as a result of such a breach by the College would be impractical or inherently difficult to ascertain or calculate and that said amount as liquidated damages, and not as a penalty, would represent a reasonable estimate of just and fair compensation to the Student for any such breach by the College. The parties further agree that payment by the College of such liquidated damages pursuant to this Section 13 would constitute the sole and exclusive remedy of the Student for such a breach by the College (including without limitation any right to seek or recover incidental, consequential, exemplary or punitive damages).



## **Section 16: Attorneys' and Collection Fees**

In any legal action permitted by this Agreement or arbitration between the parties arising out of this Agreement and the subject matter contained herein, the College, if it prevails, shall be entitled to recover its reasonable attorneys' fees in addition to any other relief to which it may be entitled or awarded. Further, the College shall be entitled to recover any attorneys' fees or collection agency fees and interest associated with the collection of a delinquent account of the Student.

## **Section 17: Integration**

This Agreement (along with the Catalog, each as in effect from time to time) is and shall constitute the entire agreement between the Student (and, if applicable, his/her parent or legal guardian) and the College concerning the rights granted and the obligations assumed by the respective parties in this Agreement and the subject matter contained herein. This Agreement supersedes any prior or contemporaneous agreements, representations and understandings, whether oral, written or otherwise (other than those set forth in the Catalog and the Addendum, each as in effect from time to time). This Agreement may only be modified in writing signed by both parties.

## **Section 18: Governing Law**

This Agreement and the rights and obligations of the parties pursuant to this Agreement shall in all cases be governed by and interpreted, construed and enforced in accordance with the internal laws of the Commonwealth of Massachusetts without giving effect to any conflict-of-laws rule or principle that might refer the governance, the interpretation, construction or enforcement of this Agreement to the laws of another jurisdiction.

## **Section 19: Severability; No Presumption; No Waiver**

In the event any provision of this Agreement is held to be invalid, illegal or unenforceable for any reason and in any respect, such invalidity, illegality, or unenforceability shall in no event affect, prejudice or disturb the validity of the remainder of this Agreement, which shall be and remain in full force and effect, enforceable in accordance with its terms. In the event an ambiguity or question of intent or interpretation arises with respect to this Agreement, this Agreement shall be construed as if drafted jointly by the parties, and the parties expressly agree that no presumption or burden of proof shall arise favoring or disfavoring any party by virtue of the authorship of any of the provisions of this Agreement (or any portion thereof). No waiver by any of the parties to this Agreement of any condition, term or provision of this Agreement shall be deemed to be a waiver of any preceding or subsequent breach, violation or default of the same or any other condition, term or provision hereof.

## **Section 20: No Third Party Beneficiaries**

The terms and provisions of this Agreement are intended solely for the benefit of each party hereto and their respective successors or permitted assigns, and it is not the intention of the parties hereto to confer any third-party beneficiary rights upon any other person or entity.

## **Section 21: Notices**

The College maintains a business-to-business development office located at 10 High Street, Suite 204, Boston, MA 02110. For purposes of any legal claims made under this Agreement, notices and all other communications provided for in this Agreement shall be in writing and shall be deemed to have been duly given (a) on the date of delivery when delivered by hand, (b) one day after dispatch when sent by reputable overnight courier maintaining records of receipt, or (c) three business days after dispatch when sent by registered or certified mail, postage prepaid, return receipt requested, all addressed as follows:

If to the College:  
New England College of Business  
Attn: President  
10 High Street, Suite 204  
Boston, MA 02110  
Telephone: (617) 603-6931

If to the Student (or his/her parent or legal guardian, if applicable), at the address of record listed on first page of this Agreement or as otherwise maintained by the College's admissions and enrollment office, or to such other address as any party may have furnished to the other party in writing in accordance herewith, except that notices of change of address shall be effective only upon receipt.

## **Section 22: Acknowledgements and Certifications**

By signing this document below, I have confirmed that I acknowledge I will be registered for my first two courses (if I am an undergraduate student) and first four courses (if I am a graduate student). If I am using Direct Bill through my employer, I must go to the Student Portal to register. It is my responsibility to contact the Registrar's Office if I would like to drop these courses at any point after I am enrolled. I understand that ultimately tuition and fee payment liability rests with me, the Student, regardless of initial source of funding. In the event my account becomes delinquent, I understand I will be responsible for all costs of collection. These costs include, but are not limited to: attorney fees, court costs, judgment interest, and any other associated costs.

I authorize NECB to share relevant information with any third parties that are required for the college to obtain payment according to the terms of the payment option I have selected. This may include, but is not limited to, enrollment status, final grades, and/or tuition and fee charges. I understand that this Agreement is a legally binding agreement, and with my signature certify that I have received and read an exact copy of this Agreement in accordance with the [Academic Catalog and Student Handbook](#). I further acknowledge that no oral statements have been made to me in contrary to what is contained in this policy.

**By typing my name below, I certify that all information I provided about me is accurate and that I have read and understand this Agreement. I also certify that I have received the required disclosures in accordance with 940 C.M.R. 31.05 and understand and acknowledge that I may not sign this Agreement sooner than 72 hours after receiving said disclosures. I also understand that I am financially responsible for any and all charges incurred no matter which finance option I have chosen. I authorize New England College of Business and Finance to charge my credit card according to the terms listed under my selected finance option. I understand that I am responsible for ensuring I have full access to a computer prior to the start of the program and that the computer I use for my online course(s) is compatible with NECB's Student Preparedness – Course Technology Policy published in the [Academic Catalog and Student Handbook](#).**

Electronic Signature: [enter name of student]

Date Signed: [enter date]