HELENA COLLEGE
UNIVERSITY OF MONTANA

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REPAYMENT AGREEMENT

Term: Fall 2026

Payment Due Date: November 15, 2026

I, (Print name)__________________________________, (ID number ____________________) hereinafter called the Maker, do promise to pay my balance in full to Helena College by **Payment Due Date** above. The MAKER does further understand and agree to comply with the TERMS AND CONDITIONS hereafter stated. Helena College may make changes in the future in the terms of the MAKER'S account by written notification to the MAKER prior to the effective dates.

TERMS AND CONDITIONS: Payments not received by **Payment Due Date** above will result in a default of the agreement and an immediate revocation of the agreement. The default will be reported to our collection agency and/or the Department of Revenue for offset and collections proceedings.

Withdrawal from school, at the Maker's option, or DISMISSAL from school at Helena College's option, does not alter in any way the terms or conditions of this note.

Right of Offset. Helena College may apply any portion of any amount owed to Helena College to the Maker for any reason, including wages, refunds for dropped credits or withdrawals, as payment of all or part of any balance remaining on this agreement.

The Maker is responsible for notifying Helena College Business Services Office, in writing, of any change in the Maker's address.

Default. After any payment has remained unpaid in whole or in part for fifteen (15) days after any due date, Helena College may, at its option, do any or all of the following until payment is made in full under any of the provisions of this agreement:

a) Cancellation of current semester enrollment.
b) Deny access to student records and processing of transcripts, diplomas, or registration.
c) Deny access to any and all of Helena College's facilities or services regardless of the relationship to the fees or charges owing under this agreement.
d) Institute collection proceedings on the unpaid principal. If the balance is referred for collection, the account may be reported on your credit as a collection item.
e) Deny any further disbursement of Title IV federal aid.
f) Institute collection proceedings on the unpaid principal. If the balance is referred for collection, the account may be reported on your credit as a collection item and the Maker agrees to reimburse Helena College the fees of any collection agency, which may be based on a percentage at a maximum of 33.3% of the debt, and all costs and expenses, including reasonable attorney's fees, we incur in such collection efforts.

A copy of this note will be given to the Maker and shall constitute full and complete notice of the terms, conditions and obligations therein and no further notice of action by Helena College consistent with the terms and conditions hereof is required.

MAKER acknowledges receipt of the Privacy Act Notice as attached on page 2 of this agreement.

MAKER understands that this agreement is enforceable based on a true and exact copy of this agreement. Maker has read and understands the entire agreement.

MY SIGNATURE CERTIFIES I HAVE READ, UNDERSTAND AND AGREE TO THE TERMS AND CONDITIONS OF THIS AGREEMENT.

Veteran's Signature:___________________________________ **Date:**_____________

Witness Signature: ___________________________________ **Date:**_____________

Privacy Act Notice:

The Privacy Act of 1974 (5 V.S.C. 552a) requires that the following notice be provided to you:

The authority for collecting the requested information from and about you is §461et seq. of the Higher Education Act of 1965, as amended (20 V.S.c. 1098 aa et seq.) and the authority for collecting and using your Social Security Number (SSN) is §484(a)(4) of the HEA (20 U.S.c. 109(a)(4)). You must provide the requested information, including your SSN, to participate. The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a loan, to permit the servicing of your loan(s), and, if it becomes necessary, to locate you to collect on your loan(s) if your loan(s) become delinquent or in default. We also use your SSN as an account identifier and to permit you to access your account information electronically. The information in your file may be disclosed to third parties as authorized under routine uses in the appropriate systems of records. The routine uses of this information include its disclosure to federal, state, or local agencies, to other federal agencies under computer matching programs, to agencies that we authorize to assist us in administering our loan programs, to private parties such as relatives, present and former employers, business and personal associates, to credit bureau organizations, to educational institutions, and to contractors in order to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan, to permit the servicing or collection of your loan(s), to counsel you in repayment efforts, to enforce the terms of the loan(s), to investigate possible fraud and to locate you if you become delinquent in your loan payments, to provide financial aid history information, to assist program administrators with tracking refunds and cancellations, or to provide a standardized method for educational institutions efficiently to submit student enrollment status. In event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C. Chapter 71. Disclosures may also be made to qualified researchers under Privacy Act safeguards.