

# **SOUTHWESTERN BAPTIST THEOLOGICAL SEMINARY & TEXAS BAPTIST COLLEGE STUDENT FINANCIAL AGREEMENT**

By accepting this agreement, I acknowledge that I have read, understood, and agree to the following terms and conditions:

## **I. FINANCIAL RESPONSIBILITY**

- I agree to take full responsibility for any tuition, fees, or other charges associated with my enrollment at SWBTS or Texas Baptist College.
- I understand that this agreement creates a legally binding financial obligation under U.S. law (11 U.S.C. §523(a)(8)).
- I commit to paying all charges by the stated deadlines. I understand that failure to do so may result in actions such as:
  - . A financial hold on my student account,
  - . Limited access to certain services (e.g., Canvas),
  - . Late fees,
  - . Ineligibility to register for future courses, receive transcripts, or graduate,
  - . Referral to a third-party collection agency.
- If my account is referred to collections, I agree to cover all related costs, including collection fees (up to 50% of the outstanding balance, where permitted) and reasonable attorney's fees.
- I understand that if I do not fulfill my financial obligations, SWBTS may share my information with contracted collection agencies. I authorize SWBTS and its agents to contact me using the contact details I have provided, including by phone, text, email, or written correspondence.
- I authorize SWBTS to contact me regarding my student account or other Seminary matters. I will ensure my contact information remains accurate by updating it with the Registrar's Office as needed.
- I understand that changes in enrollment may affect financial aid and that I am responsible for repaying any aid that must be returned. I also authorize financial aid to be applied toward any outstanding charges on my account.
- I understand that SWBTS utilizes electronic billing. I am responsible for reviewing and paying my account regardless of whether I receive a physical notification.
- I agree to repay any returned payments and understand that multiple returned or failed payments may result in restrictions on payment method options.
- If I choose to withdraw from SWBTS, I will follow the official withdrawal process as directed by the Registrar's Office.

## **II. STUDENT PRIVACY AND DATA PRACTICES**



- I understand that although SWBTS is not bound by FERPA, it is committed to following best practices in protecting student records and personal information.
- I may contact the Registrar's Office to discuss or request limitations on the disclosure of my personal information.

### **III. MEDIA USE NOTIFICATION**

- I understand that SWBTS may capture photos, video, or audio recordings of events and activities. These recordings may be used in Seminary publications, livestreams, promotional materials, or social media.
- If I prefer that my image or likeness not be used, I will notify the SWBTS Communications Team by emailing [communications@swbts.edu](mailto:communications@swbts.edu).

### **IV. LEGAL TERMS**

- This agreement is governed by the laws of the State of Texas. Any legal matter related to this agreement must be brought in the appropriate federal or state courts in Tarrant County, Texas, and I agree to the jurisdiction of those courts.
- If any provision of this agreement is found to be unenforceable, the remaining provisions will still apply to the fullest extent allowed by law.
- This document represents the complete understanding between SWBTS and me regarding the matters covered and replaces any previous discussions or agreements on the same topics.