



University of Wisconsin Oshkosh  
800 Algoma Blvd., Oshkosh, WI 54901  
Partial Payment Credit Plan Agreement

“I understand that all fees must be paid in full before any financial aid funds will be disbursed to me. I understand that failure to pay any required payment completely and by the due date may result in my courses being cancelled without further advance notice.”

“I understand credit will not be extended to me under this agreement unless I complete the Marital Property Act Credit Application Form”

In consideration of the extension of credit to me by the University of Wisconsin Oshkosh (herein called Oshkosh), at Oshkosh’s option from time to time, for fees, merchandise, and/or services under this credit plan, I agree:

1. To pay the amount of fees assessed or merchandise items or services purchased or miscellaneous charges incurred and charged to my account and a FINANCE CHARGE AT AN ANNUAL PERCENTAGE RATE OF 12% (1% monthly periodic rate) on the BALANCESUBJECT TO FINANCE CHARGE THAT IS \$100.00 OR MORE. The BALANCE SUBJECT TO FINANCE CHARGE is computed by subtracting from the previous balance outstanding at the beginning of the billing cycle, all payments or credits received from the billing date and adding any charges made during the billing period. All monthly statements are payable upon receipt and I agree to pay at least the monthly minimum payment due in accordance with the minimum payment schedule which follows in this agreement or as indicated on the billing statement:

#### MINIMUM PAYMENT SCHEDULE

- 10% down payment on all fees assessed or merchandise items or services purchased by the established due date.
- First installment equals 50% of the “NEW BALANCE”.
- All subsequent installments for billing period equal “NEW BALANCE”.

#### SUMMER PAYMENT SCHEDULE

- 50% down payment of all fees assessed or merchandise items or services purchased by the established due date.
- All subsequent installments for billing period equal “NEW BALANCE”.

STUDENT FINANCIAL SERVICES • STUDENT ACCOUNTS OFFICE  
UNIVERSITY OF WISCONSIN OSHKOSH • 800 ALGOMA BLVD • OSHKOSH WI 54901  
(920) 424-1332 • FAX (920) 424-2240



2. I may pay more than the monthly minimum at any time. If I pay the full amount of the new balance on my statement, within one month of the "BILLING DATE", I can avoid any FINANCE CHARGE on my next statement with respect to the new balance.
3. I understand that Oshkosh reserves the right to deny credit for future semesters.
4. Oshkosh may make changes in the future to the terms of my account by notifying me of any such changes prior to their effective date as prescribed by law. Any such amendments shall apply to outstanding balances on my account as well as to future transactions.
5. If I fail to pay any two minimum payments when due during a 12 month period, Oshkosh may declare my entire balance due and payable 15 days after giving me written notice of default and after my failure to cure such default.
6. In the event of default, I agree to pay all attorney fees and collections and collection costs and percentage based fees associated with the collection of past due amounts.
7. I expressly consent to you, your affiliates, agents and service providers using written, electronic, or verbal means to contact me as the law allows. This consent includes, but is not limited to, contact by manual calling methods, prerecorded or artificial voice messages, emails and/or automated telephone dialing systems. I also expressly consent to you, your affiliates, agents and service providers contacting me by telephone at any telephone number associated with my account, currently or in the future, including wireless telephone numbers, regardless of whether I incur charges as a result. I agree that you, your affiliates, agents and service providers may record telephone calls regarding my account in assurance of quality and/or other reasons.

#### Wisconsin Marital Property Act Credit Application

The Wisconsin Marital Property Act became effective January 1, 1986. This law will affect persons receiving credit after that date. In order to comply with the provisions of the law, it is necessary for you to provide the information requested as to your marital status. We will be unable to process your credit until the information requested is received.

**NOTICE TO MARRIED STUDENTS:** No provision of a marital property agreement, a unilateral statement under s. 766.59 Wisconsin Statutes or a court decree under s.766.70 Wisconsin Statutes adversely affects the interest of the Lender unless the Lender, prior to the time credit is granted, is furnished a copy of the agreement, statement or decree, or has actual knowledge of the adverse provision when the obligation to the lender is incurred. If you wish to have a marital property agreement, unilateral statement or court decree considered in connection with your credit application, you may enclose a copy of it with this form.

[MARITAL]

ELECTRONIC SIGNATURE:

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By checking the box below, I hereby voluntarily and knowingly agree to the terms and conditions set forth above. I agree and affirm that by checking the box below, it shall be considered and represented as my electronic signature which has the same legal force and effect as my own hand-written signature on this document and shall create a legally binding contract between myself and the University. I understand that I have a right to receive a hard copy of this agreement by submitting a written request to the Office of the Bursar at UW-Oshkosh.

I agree to the terms and conditions herein above and acknowledge that by checking this box, I am signing this document with an electronic signature.