

**INSTRUCTIONS: PRINT YOUR NAME (IN FULL) ON THE TOP LINE. READ THE INFORMATION AND SIGN BOTH SIGNATURE SPACES. RETURN THE COMPLETED FORM TO WEILL CORNELL MEDICINE IN PERSON (WEILL MEDICAL COLLEGE STUDENT ACCOUNTING OFFICE, 1300 YORK AVENUE) OR VIA EMAIL: (student-accounting@med.cornell.edu).**

**PROGRAM OF STUDY**

\_\_\_\_\_  
**LAST NAME**

\_\_\_\_\_  
**FIRST NAME**

\_\_\_\_\_  
**MIDDLE INITIAL**

**INITIAL DISCLOSURE STATEMENT OPEN END CREDIT ACCOUNT DISCLOSURES REQUIRED BY FEDERAL LAW**

The above account is subject to the following conditions and terms:

1. A FINANCE CHARGE will be imposed on student accounts if the outstanding balance is not paid within 20 days of the billing date. The student will incur no new or additional FINANCE CHARGE if the amount shows under "New Balance" on such a bill is paid within 20 days of the billing date.
2. The amount on which a FINANCE CHARGE may be imposed is the amount which appears on the bill as "Past Due Balance" determined by the "Previous Balance", less current payments and credits.
3. The amount of the FINANCE CHARGE is determined by multiplying the past due balance by a periodic rate of one and one-quarter percent (1.25% ) per month. The corresponding ANNUAL PERCENTAGE RATE is FIFTEEN PERCENT (15%).
4. Attorney fees and charges necessary for the collection of the outstanding indebtedness will be imposed should the account become delinquent and referred for collection.

NOTICE: See reverse side for important information regarding your rights to dispute billing errors.

**I ACKNOWLEDGE RECEIPT OF A COPY OF THIS STATEMENT.**

\_\_\_\_\_  
**DATE**

\_\_\_\_\_  
**STUDENT'S SIGNATURE**

**RETAIL INSTALLMENT CREDIT AGREEMENT**

In consideration of Weill Cornell Medicine's Graduate School of Medical Sciences extending credit to the student, the student agrees:

1. That the College may maintain an account in the student's name to which the College may charge: (a) tuition and various student charges, and (b) a FINANCE CHARGE computed at the rate of 1.25% per month (15% Annual Percentage Rate).
2. To pay the debt balance of the account within 20 days of the billing date.
3. That any amount remaining unpaid, in whole or in-part, after the due date appearing on the statement, will result in the imposition of the FINANCE CHARGE.
4. A student who has an outstanding indebtedness to the College may:
  - (a) Be prohibited from registering or re-registering in the College, (b) be refused a transcript of their record, (c) be refused certification of academic credits, (d) be refused a leave of absence, and/or (e) be refused a degree by the College.
5. To pay attorney fees and charges necessary for the collection of the outstanding indebtedness should the account become delinquent and referred for collection.

**NOTICE TO THE STUDENT: Do not sign this credit agreement before you read it or if it contains any blank spaces. You are entitled to a completely filled in copy of this agreement.**

**This is a Retail Installment Credit Agreement, and the student hereby acknowledges that they have received an executed copy thereof.**

\_\_\_\_\_  
**DATE**

\_\_\_\_\_  
**STUDENT'S SIGNATURE**