### FORM FOR COLLEGE EXPENSES

## PROVISIONS [CONDITIONS AND PRE-CONDITIONS] AFFECTING A PARENT'S OBLIGATION FOR CONTRIBUTION TOWARDS PAYMENT OF THE DAUGHTER'S COLLEGE EDUCATIONAL EXPENSES:

#### 1. Payment of the child's college educational expenses.

- a. In their respective percentages of financial responsibility, set forth in greater detail below, the parents agree to be responsible for contributing to their child's college educational expenses ("financial assistance" for their child's attending a four-year college, university or technical college). However, prior to the parents' obligation to provide, or to continue to provide, such financial assistance, the following conditions and pre-conditions, factors or criteria shall apply:
- (1) That parent has the continuing financial ability to enable him or her to provide this financial assistance to, or on behalf of, their child. In this regard, it is acknowledged and stipulated by all parties that a parent's financial responsibility for the payment of his or her agreed upon percentage is subject to potential future modification by the family court based upon unanticipated or unexpected substantial or material changes of circumstances (occurring after the entry date of the family court's order approving this agreement) which directly affect that parent's ability to meet his or her financial obligation under the terms and conditions set forth in this agreement.
- (2) The child must have applied for all available scholarships, grants, and financial aid offered by the college, university or technical college which is to be attended by that child (e.g., Life scholarships, Pell Grants, Stafford loans, etc.), and this financial information must be shared with both parents as addressed in greater detail below.
- (3) The child must apply for part-time gainful employment and/or an approved work-study program, accepting a sufficient number of employment-related hours which would not interfere with the child's ability (a) to make academic progress necessary to maintain and sustain any educational financial assistance which is being received by the child, and (b) to keep the child in good academic standing with the child's college, university or technical college.
- (4) The child must continue to be enrolled as a full-time student at the college, university or technical college, and making satisfactory academic progress towards graduation with that child's entering class over a four-year curriculum ("satisfactory academic progress" shall be defined to be at least a

2.5 grade point average [GPA] for each of the four academic years). [As an example only for this format, Clemson University is being used as an "example" of how its "student financial assistance process" is utilized<sup>1</sup>.]

- (5) That child has not yet reached the age of 22 years old.
- b. The financial assistance from the parents shall be defined to be assistance with the costs for that child's (1) annual tuition, (2) any and all course-required books, supplies and materials, (3) a college-required computer, laptop, and required software, and (4) room-and-board (all collectively defined as the "college expenses") commensurate with the published anticipated costs for these specific expenses for their child's attendance at a State of South Carolina state-funded college or university, such as the University of South Carolina or Clemson University.
- c. Should a disagreement between these parties arise regarding the payment of these "college expenses" or any of them, the parties shall make a good faith effort to resolve the issue(s) first by an agreement in writing, or by a consent order of the family court, or if that route proves unsuccessful, then through an alternative dispute resolution (ADR) process (mediation or arbitration or a blended mediation/arbitration), before returning to court [the parents acknowledge that either parent and their daughter always retain the option to request resolution of these financial issue disputes through the family court].

#### 2. Parents to cooperate with their child in completing any required

#### "Enrollment Requirements

For the purpose of determining final financial aid eligibility, enrollment is defined as total hours enrolled as of midnight on the last day to drop classes without a "W" based on the <u>academic calendar</u>. Hours attempted for evaluating satisfactory academic progress are also set based on this date.

If you are receiving University scholarships and state scholarships and grants, you are **required to enroll as a full-time student**, defined as 12 credit hours per semester for undergraduates.

For other forms of aid, you are required to enroll as a full-time student to retain a full-time award. If you are enrolled less than full time but at least half time, your award will be prorated.

Full Federal Pell Grants require 12 hours of enrollment; three-quarter-time grants require 9 to 11 credit hours; half-time grants require 6 to 8 credit hours; and less-than-half-time grants require 1 to 5 credit hours.

If you are receiving a Federal Direct Loan, Federal Direct PLUS Loan or Federal Direct Graduate PLUS Loan, you must be **enrolled at least half-time**, defined as 6 hours per semester for undergraduate students and 5 hours per semester for graduate students."

<sup>&</sup>lt;sup>1</sup> Clemson Student Financial Aid:

#### FAFSA<sup>2</sup> applications.

Both parents stipulate and agree to cooperate with, and assist, their child in completing and timely filing any required Free Application for Federal Student Aid (FAFSA) applications.

- 3. Both parents shall be entitled to receive advance written verification of the child's college expenses, and to have unrestricted, independent access to this financial information.
- a. Beginning with the child's Fall semester for the year \_\_\_\_\_\_, and continuing forward, not later than the acknowledged deadline for the receipt of any required advance payment of college expenses, as established by the student financial aid office of the college or university in which the child has enrolled, the child shall have transmitted to both parents any financial aid office-generated document, print-out, letter, or correspondence (e.g., a "student bill and schedule") detailing the annual or per-semester charges, payments-credits, and ending balance due for the identified period.
- b. Both parents shall be entitled to have independent, on-line access (7 days a week, 24 hours a day) to the child's student financial aid account; and if required, the child shall provide the student financial aid office with written authorization for the parents' access to the child's account, including any secured passwords which might be required for such access.<sup>3</sup>

#### <sup>3</sup> Clemson Student Financial Aid: Check my aid status online

"To inquire about the current status of your application and/or awards, check the <u>iROAR</u> portal and proceed to the academic term you want to view.

#### Beginning Fall 2013 - iROAR

In order to process your financial aid package for Fall 2013, you will need visit the <u>iROAR</u> portal and select the following links:

Financial Aid iROAR Eligibility Select Financial Aid Year 2013-14

If any additional information is required, the necessary documents will be displayed as Unsatisfied Requirements. If possible, a link to the document has been provided for you as well as instructions to complete each requirement.

Once you have satisfied your additional requirements, you may view your financial aid package by selecting the following links:

<sup>&</sup>lt;sup>2</sup> The **Free Application for Federal Student Aid** (known as the **FAFSA**) is a form that can be prepared annually by current and prospective <u>college</u> students (<u>undergraduate</u> and graduate) in the <u>United States</u> to determine their eligibility for <u>student financial aid</u> (including the <u>Pell Grant</u>, <u>Federal student loans</u> and <u>Federal Work-Study</u>).

- c. Both parents shall also have the right to have unrestricted access to the child's student financial aid office, including on-campus, direct parent-financial aid officer meetings and conferences; and the child shall provide the student financial aid office with any written authorizations, if any are necessary, to enable the parents to have such unrestricted access.
- d. If authorized by the child's college, university or technical college, then both parents shall separately and independently receive a copy of any and all office-generated documents, print-outs, letters, or correspondence which are mailed or transmitted to the child by the student financial aid office. Provided however, if for any reason (e.g., confidentiality, costs, or otherwise) the financial aid office is unable to send the parents a separate, independent copy, then within 72 hours of the child's receipt of such information, the child shall immediately transmit the received document(s) to both parents.

### 4. Both parents shall be provided with a copy of the child's grades and student academic progress report.

Unless the parents are each able to independently receive a copy of this information from the child's college, university or technical college, the child shall provide both parents with a copy of the child's per-semester grades and/or student academic progress report within 7 days of the child's receipt of these documents.

# 5. Parties' percentage contribution in financial assistance with the child's college educational expenses – parents to make payments in a timely manner.

a. Conditioned on the child's obligations and compliance with the terms, conditions, and provisions set forth in paragraphs 1.a. and 1.b. (with subparagraphs), above, then commencing with the Fall \_\_\_(year)\_\_\_ semester, the father, mother and child shall each have a separate and independent financial obligation for paying up to one-third (1/3) of the child's "net ending balance" due and payable to the student financial aid office per semester (the "net ending balance" being defined to mean the actual college expenses

Financial Aid iROAR Award Award for Aid Year Financial Aid Year 2013-14 Award Overview Terms and Conditions" incurred by the child as addressed in paragraph 1.b., above, after credit has been applied for all scholarships, grants, and loans received by the child).

- b. Notwithstanding a party's financial responsibility set forth in paragraph 5.a., above, the father's and mother's maximum financial contribution cannot exceed \$\_\_\_\_\_\_ per parent per semester<sup>4</sup> (the "financial cap"), unless a parent voluntarily elects to exceed this "financial cap".
- c. Each parent shall be obligated for paying their percentage of their determined financial assistance in the following manner:
- (1) Direct payments to the Office of the Registrar: any payments which are to made directly to the office of the registrar of the university, college or technical college being attended by the child shall be paid by the parent in accordance with the payment requirements of the registrar's office (see Clemson University's policy footnoted<sup>5</sup>), and within, and prior to, the payment deadlines imposed by the registrar's office.
- (2) Payments made by the child: for those authorized "college expenses" to which the child is entitled to a direct payment or a direct reimbursement from the parents, the child shall transmit written verification of the expense (e.g., a receipt from the university or college bookstore) to each parent either via computer or by certified mail, and each parent shall then mail or transmit to the child<sup>6</sup> that parent's percentage of financial assistance as set forth in this agreement. This payment shall be transmitted to the child within 7 days of the parents' receipt of the written verification of the expense.

All indebtedness to the university must be paid before students are permitted to enroll for ensuing semesters or receive transcripts. Unresolved debts will have billing and collection costs (25% of the debt) added, may be placed with a collection agency, reported to a credit bureau, and deducted from state income tax refunds. If your fees increase for any reason after the initial posting of bills, you must login to TigerWeb to assess your fees. Payment for the increase must be made by the deadline posted on the Registration Calendar. If the deadline has already passed, you should make payment immediately or risk cancellation of your schedule.

<sup>&</sup>lt;sup>4</sup> For the purposes of this mediation agreement, the parties acknowledge and stipulate that the child's taking a course or courses during the summer months would not be considered a separate "semester" for the purposes of a parent's financial responsibility; and the costs for these "summer courses" would be borne exclusively by the child unless a parent voluntarily elected to financially assist with this specific cost.

<sup>&</sup>lt;sup>5</sup> (From the Clemson University Office of the Registrar) **Indebtedness Must be Paid** 

<sup>&</sup>lt;sup>6</sup>So as to facilitate the daughter's receipt of this payment or reimbursement, the parents and the child may elect to employ a bank-to-bank electronic funds transfer (EFT) process.