

# MSU Texas

## Emergency Tuition and Fee Loan Contract (ETFL)

Mustang I.D.	First Name	M.I.	Last
Email Address		(      )	Cell Phone Number
<b>Local Billing Address:</b>			
Street	City	State	Zip Code

**TERMS:** I request the EFTL to defer up to 100% of my tuition, fees, housing and board expenses for Spring 2026. One-half (1/2) is due on or before 4:30 p.m., February 18, 2026 and one-half (1/2) is due on or before 4:30 p.m., March 25, 2026. I also agree to pay a loan origination fee of \$22.50 plus a service charge of 1%.

I anticipate being able to repay the ETFL via (check all that apply):

☐ Current/Future Employment
 ☐ Parent's Assistance
 ☐ Financial Aid/Scholarships
 ☐ Other (please specify) \_\_\_\_\_

### CONDITIONS:

1. Payments must be received by MSU Texas on or before the due dates stated above.
2. There will be a late fee of \$30 assessed if the payments are not received by the payment due dates.
3. Payment by web check (ACH), MasterCard, VISA, American Express, or Discover may be made online through the student portal at <https://login.msutexas.edu>. Login and select the Touchnet link. The Business Office window accepts cash, personal check, cashier's check, or money orders.
4. If the student payment is returned by the bank as insufficient, the student may be dropped from their classes. The payment and a \$30 returned check charge is due immediately.
5. As mandated by the MSU Texas Board of Regents, unpaid balances will be turned over to a collection agency and reported to a credit reporting agency. A collection fee of 30% of the outstanding balance will be added to the student's account.
6. Once a payment plan is selected, it cannot be changed.

### IT IS HEREBY AGREED THAT:

- I acknowledge and accept responsibility for all debts plus any fees and/or collection fees owed MSU Texas.
- I will update changes to my email and/or cell phone number as needed.
- I will not be allowed to register for any future enrollment semesters until all debts to MSU Texas have been paid.
- I will not be allowed to receive an academic transcript for any work completed at MSU Texas until all debts have been paid.

### PLEASE READ THE FOLLOWING AGREEMENT CAREFULLY BEFORE PROCEEDING.

Finance Charge	1% Interest	Amount Financed	Total of Payments
The dollar amount the credit will cost you including all fees.	The dollar amount of interest the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after all payments are made.
\$22.50			

**PROMISSORY NOTE:** I promise to pay to the order of MSU TEXAS, 3410 TAFT BLVD., WICHITA FALLS, TEXAS 76308, the total ETFL amount as indicated on my student account, upon withdrawal from school, on demand, or on/before the dates as indicated above plus fees and any necessary costs of collection, including legal fees. My signature below is evidence that I have read, understood, and agreed to the terms and conditions stated herein and have received a copy of this agreement.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Accepted for MSU Texas by: \_\_\_\_\_ Date: \_\_\_\_\_

Name Title