



**IGHSPN Student Financial Services**  
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## Isabella Graham Hart School of Practical Nursing Employer Reimbursement Deferment Plan (ERDP)

### 2019-20 Policy and Procedure

**The IGHSPN Employer Reimbursement Deferment Plan (ERDP)** allows students to defer payment of the amount of IGHSPN tuition and/or fees that you expect will be reimbursed to you by your employer after you successfully complete that semester.

**APPLICATION:** Submit a **complete** "Application for Payment Deferment" to Ms. Thea Talcott or Ms. Toni Greenlee at IGHSPN by your payment due date (as shown on your most recent Student Account Record and also on the chart, below) for each term(s) for which you are requesting the payment deferment. Incomplete applications and late applications will be treated the same as a late payment on your Student Account: a \$25 late fee will be charged the next day and if the complete application is not submitted within five business days then you may be asked to leave class until you provide the completed form or payment in full; this will also cause you to be ineligible to use the ERDP in any future terms.

**REPAYMENT:** You are not required to pay the ERDP amount to IGHSPN until the applicable term has ended and your grade report is available. You must submit payment to Ms. Thea Talcott by the date on the chart, below. **You are obligated to repay the deferred amount in full even if you become ineligible for the reimbursement from your employer.**

	<b>August 2019-20</b>	<b>January 2020</b>
<b><u>Term 1</u></b>		
Application due by:	7/25/2019	
Repayment due by:		
<b><u>Term 2</u></b>		
Application due by:	11/15/2019	
Repayment due by:		
<b><u>Term 3</u></b>		
Application due by:	3/16/2020	
Repayment due by:		

**FAILURE TO COMPLETE THE PROGRAM:** If you withdrawal from IGHSPN before completion of your Practical Nursing program the ERDP agreement will be immediately voided and your ERDP repayment will be due within thirty days after your last day of attendance.

**FAILURE TO REPAY:** If you do not submit payment of the deferred balance in full to Ms. Thea Talcott by the agreed-upon date or enter into a satisfactory payment plan with Ms. Toni Greenlee, then the following will occur:

1. a \$25 late fee will be charged; and
2. if payment in full is still not made within five business days thereafter then you may be asked to leave class until you pay in full; and
3. you will be ineligible to use the ERDP in any future term(s); and
4. you will be denied transcripts and a diploma until you pay in full; and
5. if your payment is over thirty days delinquent then it will be reported to a credit bureau and/or assigned to a collection agency, and you agree to pay all reasonable collection costs, including attorney fees and other charges necessary for the collection of any delinquent amount.

**ACKNOWLEDGEMENT:** By the presence of my signature below, I acknowledge that I understand and agree to comply with all terms and conditions of this agreement. I further understand that any unpaid balance will be considered a legal debt until paid. Any balance due will be considered non-dischargeable under the federal and NYS laws governing bankruptcy.

Student's Printed Name \_\_\_\_\_

Date \_\_\_\_\_

Student Signature \_\_\_\_\_