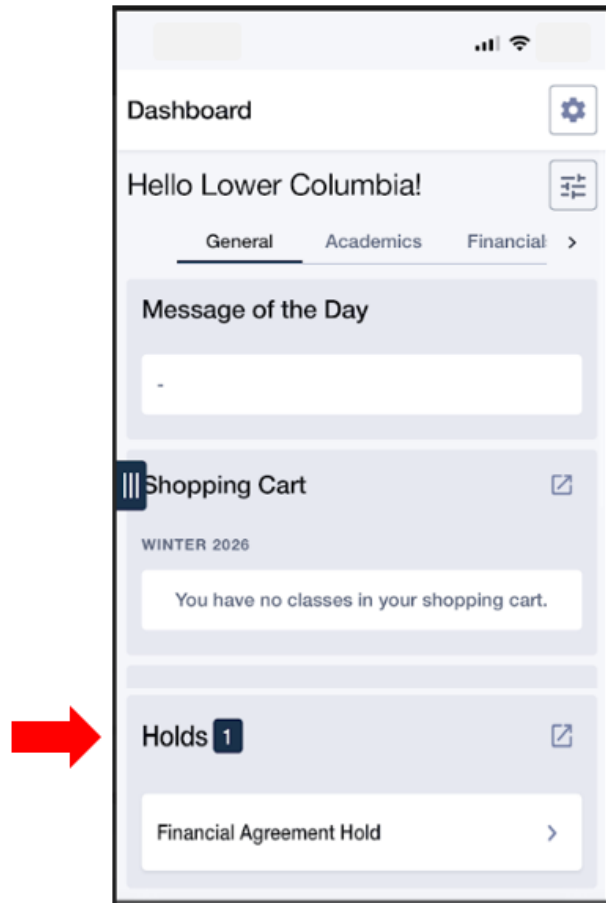


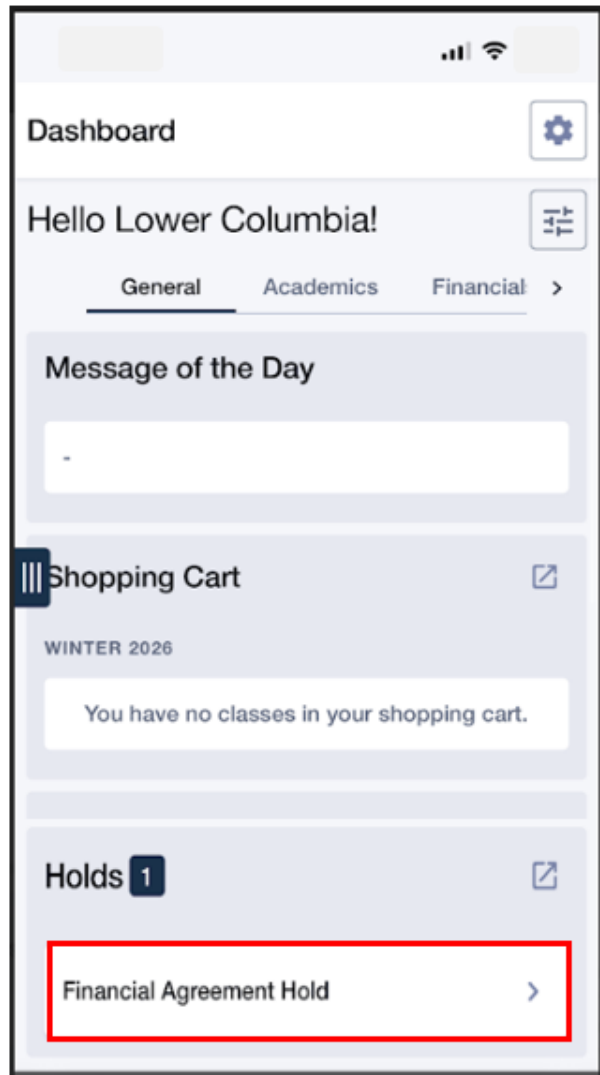
# How to complete the Student Financial Responsibility Agreement (SFRA)

Using a mobile device

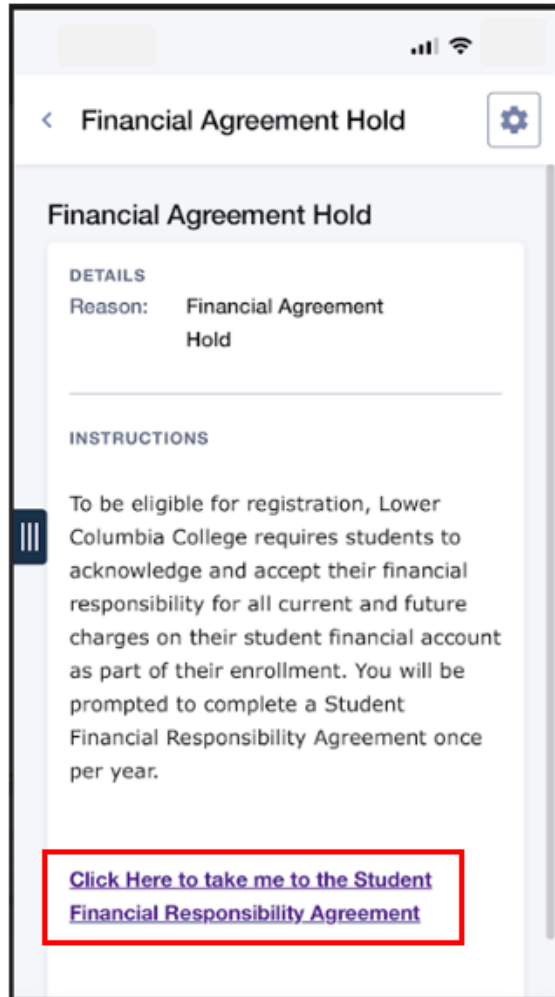
1. [Login to ctclink](#) and navigate to **Holds**.



2. Select the **Financial Agreement Hold**.



3. The Financial Agreement Hold details are displayed. Select the link titled “ **Click here to take me to the Student Financial Responsibility Agreement**”.



4. Review the agreement information and click **Accept** to complete the agreement.

Financial Agreement - 2025/2026  
Acad Year - Lower Columbia  
College-3

Step 1 of 1

### Financial Agreement

Student Financial Responsibility Agreement

Please review the following terms & conditions and select Agree to continue enrollment activity:

**PAYMENT OF FEES / PROMISE TO PAY**

I understand that by signing up for classes at Lower Columbia College, I am responsible for paying all tuition, fees, charges, and other costs related to my education. I agree to pay all these charges by the due date(s).

I understand that my classes may be taught in different formats like in-person, online, or a mix of both, and that the teaching method could change due to special circumstances. Regardless of the format, I agree to pay all my bills to Lower Columbia College by the due date(s).

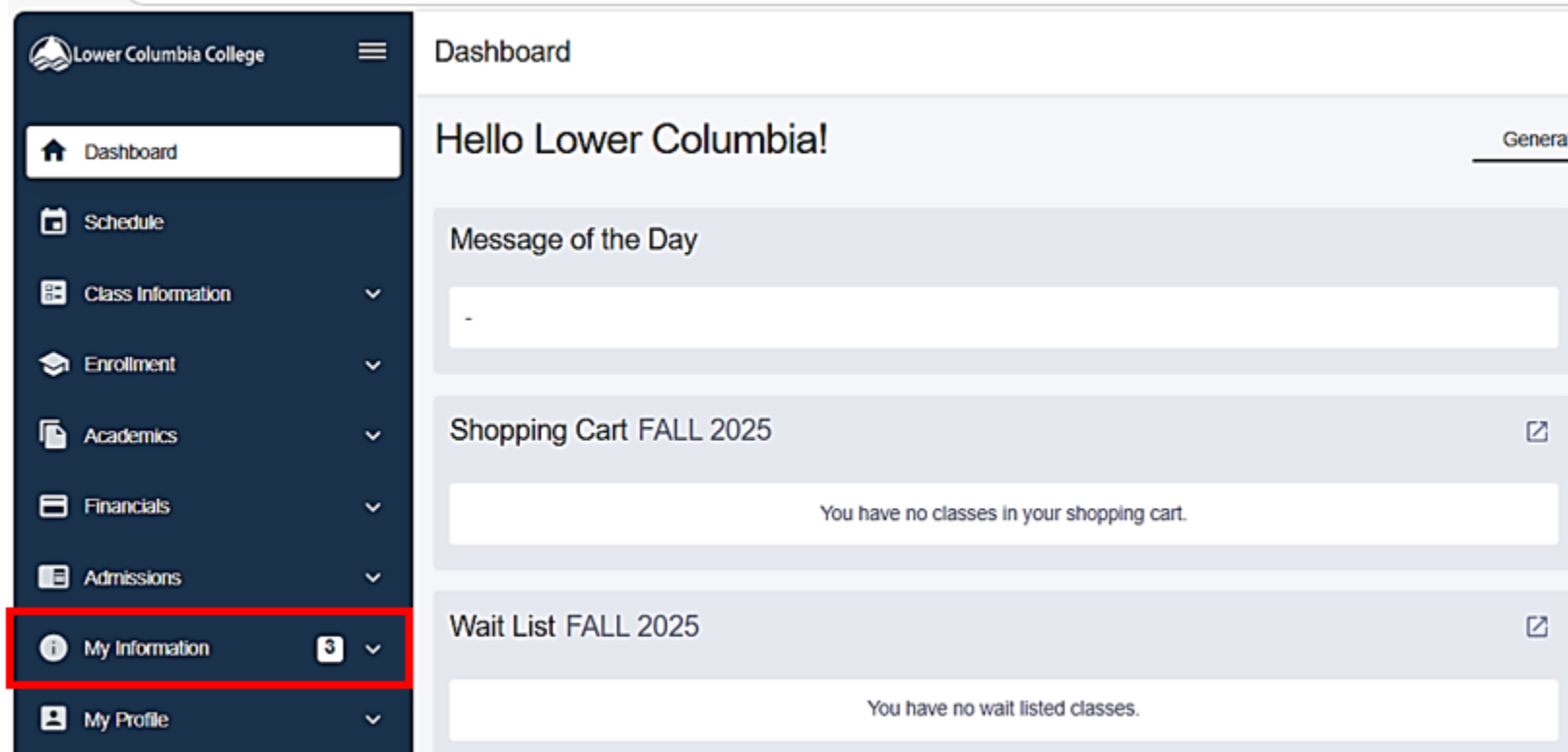
If I do not pay my bills by the due date, or if I owe money because of extra financial aid that I received, I understand that this debt is a student debt. Student debts must be paid and are not dischargeable in bankruptcy unless a bankruptcy court finds that

Accept

# How to complete the Student Financial Responsibility Agreement (SFRA)

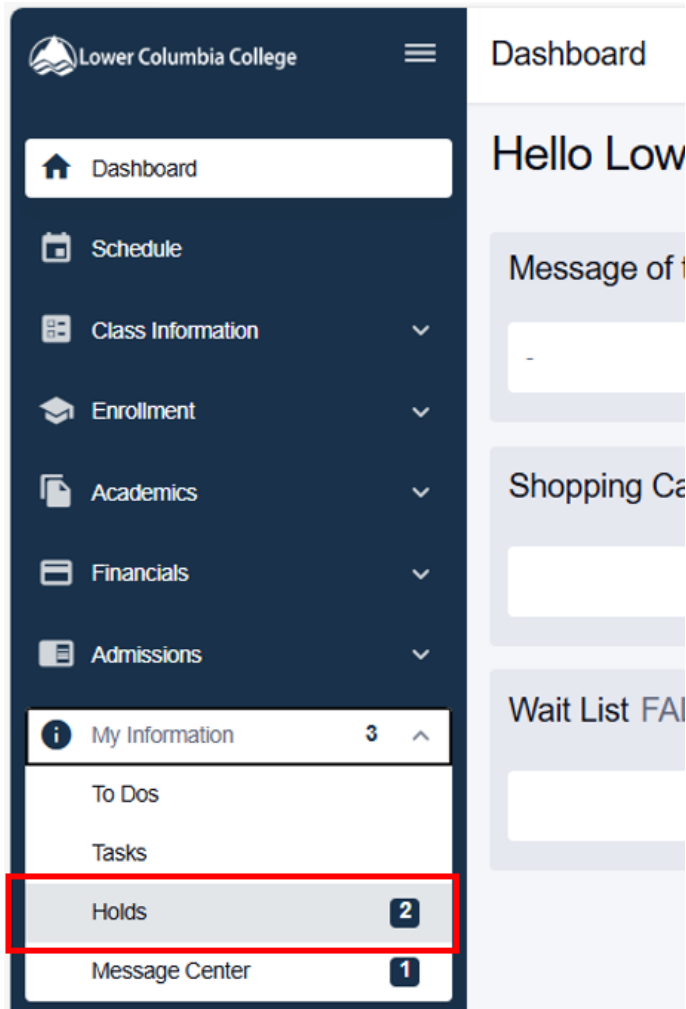
Using a desktop

1. [Login to ctcLink](#) and select **My Information** on the left-hand menu.



***Checked for Accessibility: NS, ECR, 12/17/2025, Adobe Acrobat Accessibility Checker***

2. Select **Holds**.



### 3. Select **Financial Agreement Hold**.

The screenshot shows the Lower Columbia College student portal. On the left is a dark blue sidebar with navigation links: Dashboard, Schedule, Class Information, Enrollment, Academics, Financials, Admissions, My Information (with a notification badge '3'), To Dos, Tasks, Holds (with a notification badge '2' and a checkmark), and Message Center (with a notification badge '1'). The main content area is titled 'Holds' and shows '2 HOLDS'. The first hold is an 'Advising Hold' with details: Reason: Academic advising required, Department: Advising, Start Term: WINTER 2026, End Term: WINTER 2026, Start Date: 10/10/2025, End Date: 11/24/2025. The second hold is a 'Financial Agreement Hold', which is highlighted with a red rectangular box. Its details are: Reason: Financial Agreement Hold, Department: Business Administration, Start Term: WINTER 2026, End Term: SPRING 2026, Start Date: 11/03/2025.

Hold Type	Reason	Department	Start Term	End Term	Start Date	End Date
Advising Hold	Academic advising required	Advising	WINTER 2026	WINTER 2026	10/10/2025	11/24/2025
Financial Agreement Hold	Financial Agreement Hold	Business Administration	WINTER 2026	SPRING 2026	11/03/2025	

4. Select the **Click here to take me to the Student Financial Responsibility Agreement** link.

Holds

2 HOLDS

Advising Hold

Reason: Academic advising required  
Department: Advising  
Start Term: WINTER 2026  
End Term: WINTER 2026  
Start Date: 10/10/2025  
End Date: 11/24/2025

Financial Agreement Hold

Reason: Financial Agreement Hold  
Department: Business Administration  
Start Term: WINTER 2026  
End Term: SPRING 2026  
Start Date: 11/03/2025

Financial Agreement Hold

DETAILS  
Reason: Financial Agreement Hold

INSTRUCTIONS  
To be eligible for registration, Lower Columbia College requires students to acknowledge and accept their financial responsibility for all current and future charges on their student financial account as part of their enrollment. You will be prompted to complete a Student Financial Responsibility Agreement once per year.  
[Click Here to take me to the Student Financial Responsibility Agreement](#)

5. Review the agreement information and click **Accept** to complete the agreement.

Financial Agreement - 2025/2026 Acad Year - Lower Columbia College-2

Student ID  
Institution Lower Columbia College  
Term 2025/2026 Acad Year

1 Financial Agreement  
In Progress

Step 1 of 1: Financial Agreement

Student Financial Responsibility Agreement

Please review the following terms & conditions and select Agree to continue enrollment activity:

PAYMENT OF FEES / PROMISE TO PAY  
I understand that by signing up for classes at Lower Columbia College, I am responsible for paying all tuition, fees, charges, and other costs related to my education. I agree to pay all these charges by the due date(s). I understand that my classes may be taught in different formats like in-person, online, or a mix of both, and that the teaching method could change due to special circumstances. Regardless of the format, I agree to pay all my bills to Lower Columbia College by the due date(s). If I do not pay my bills by the due date, or if I owe money because of extra financial aid that I received, I understand that this debt is a student debt. Student debts must be paid and are not dischargeable in bankruptcy, unless a bankruptcy court finds that payment imposes an undue hardship. This debt includes any late fees, interest, and collection costs, as explained below in Section 2, "Delinquent Account/Collection."  
I also understand that if a payment to my account is returned by the bank for any reason, I will still owe the original amount, plus a fee of \$35.00, along with any interest and late fees.

DELINQUENT ACCOUNT / COLLECTION  
Registration Hold  
If I do not pay my tuition, fees, housing fees and costs, or return extra financial aid when I am supposed to, Lower Columbia College may put a hold on my account. This means I will not be able to sign up for more classes until I pay all past due balances or make a payment plan with the college.  
Note that under RCW 28B.10.293 the institution is required to "disclose to students through a secure portal or email and the class registration process the following at the start of each academic term: (a) the amount of debt, if any, owed by the student to the institution; (b) information on payment of the debt, including who to contact to set up a payment plan; and (c) any consequences that will result from the nonpayment of the debt."  
Late Payment Charge  
If I do not pay what I owe by the due date, Lower Columbia College will charge me 1% interest on the unpaid amount each month, plus any other late fees. You can check WA State policy on late fees via RCW 43.17.240. These amounts will be added to my total outstanding balance.  
Collection Costs and Fees  
If I do not pay my balance or arrange for and adhere to a payment plan, Lower Columbia College may send my debt to a collection agency. I understand that I will be responsible for the full debt, including interest, late fees, penalties, collection costs and fees including reasonable collection agency fees, attorney fees, court costs and fees, and any other fees allowed by law. Collection fees and/or court costs will not exceed 30% for the first collection effort, and will not exceed 40% for any additional collection effort.

COMMUNICATION  
Billing Methods  
Lower Columbia College will send my billing information through ctcLink and/or via email. I know that I am responsible for checking my ctcLink account and emails regularly. If I do not check my bills, I am still responsible for paying everything by the due date(s). Also, if there are any mistakes in the billing process, I still need to pay the correct amount owed.  
Contact Information  
I allow Lower Columbia College and its representatives to contact me about my unpaid bills using the phone numbers, mailing addresses, or email addresses I have provided. They can use automated calls or dialing systems, pre-recorded messages, text messages, or personal calls and emails. I am responsible for updating Lower Columbia College if my contact information changes and, while I am a student, I will do this through the ctcLink portal. When I am no longer a student, I am responsible for keeping College records up to date with my current mailing address and contact information.

GOVERNING LAW / JURISDICTION  
This agreement is the complete agreement between me and Lower Columbia College regarding the payment of any financial obligations that I owe to the College. It is governed by the laws of Washington State. Any legal disputes related to this agreement will be handled in the courts of Cowlitz County, Washington, and I agree to the authority of those courts.  
I have read and understand this agreement.  
By completing this agreement, I accept all its terms.

Accept

**Checked for Accessibility: NS, ECR, 12/17/2025, Adobe Acrobat Accessibility Checker**



6. A **Completed Agreements** section will now display on the left menu under **My Information**, in the **Tasks** section and the hold will be lifted.

The screenshot displays the Lower Columbia College student portal interface. On the left, a dark blue sidebar contains a menu with items: Dashboard, Schedule, Class Information, Enrollment, Academics, Financials, Admissions, My Information (highlighted with a red box and a red arrow), To Dos, Tasks (highlighted with a red box and a red arrow), Holds, Message Center, My Profile, Public Links, and Full Site. The main content area is titled 'Tasks' and shows '0 TASK'. Below this, a section titled '1 COMPLETED AGREEMENTS' is circled in red. It contains a card for 'Student Financial Responsibility Agreement' with details: Institution: Lower Columbia College, Date: 11/20/2025. To the right of this card, the full text of the 'Student Financial Responsibility Agreement' is displayed, including sections on 'PAYMENT OF FEES / PROMISE TO PAY', 'DELINQUENT ACCOUNT / COLLECTION', 'Registration Hold', 'Late Payment Charge', 'Collection Costs and Fees', and 'COMMUNICATION'.

**Checked for Accessibility: NS, ECR, 12/17/2025, Adobe Acrobat Accessibility Checker**