

## Payment Plan FAQs

### Financial Aid Related Questions:

- Q. I have a monthly payment plan and now I am receiving financial aid. What happens?**
- A.** If your financial aid is "authorized" it will reduce your future monthly payments.
- Q. I have a monthly payment plan and now my financial aid awards have been reduced. What happens?**
- A.** Your future monthly payments will increase by the amount of the reduced financial aid.
- Q. Can I purchase books on my payment plan?**
- A.** No. All books must be paid for out of pocket.

### Payment Related Questions:

- Q. How can I tell what my monthly payment is?**
- A.** If you registered your payment plan with Nelnet, you can go online and see the amount of your monthly payments. If you have not made any registration changes since the payment plan was completed, you can also look on your copy of your payment plan agreement to see the amount of your monthly payments. You can also come to the Business Office in Building A, Room 214, with your Harper ID in order to request information about your monthly payments.
- Q. When do the monthly payment amounts change for my student account increase/decrease?**
- A.** Your payment plan is not automatically changed when any changes are made to your student account. There are certain days in the month where payment plan increases and decreases are made. You will receive an email from Nelnet Business Solutions if any changes are being made to your payment plan balance or monthly payments.
- Q. How can I get small monthly payments?**
- A.** The earlier you register for classes and sign up for your payment plan the smaller your monthly payments will be because you will be paying over more months.

**Q. What happens if I miss a monthly payment?**

**A.** You will be charged a \$25 NSF fee for any missed payment. Missed payments will reattempt on the 20th of the month. If the reattempt isn't successful, it will reattempt again on the fifth of the following month, along with the scheduled upcoming payment on the 5<sup>th</sup> of that month. Your registration will be unaffected.

**Q. Can I add additional payments to the plan?**

**A.** No. Plans cannot be altered to have additional payments added. You can make payments outside of the official payment plan installment that will reduce remaining payment amounts, but those payments will not replace the official payment plan payments on the 5<sup>th</sup> of each month.

**Q. Does my refund get processed through the account I have on the payment plan?**

**A.** Credit Card payments will be refunded via the card that was used to pay for refunds under 90 days. Over 90 days, refunds will be issues via check or direct deposit. Payments made via ACH will be refunded via check or direct deposit.

**Q. Can I make payments in person or with cash?**

**A.** Payment plans are only available online. Additionally, all payments made outside of the payment plan will not replace actual payment plan installments. Students need to be careful when making payments outside of their payment plans in order to avoid the possibility of being double billed.

**Q. My payment account on file has sufficient funds but the plan won't take the payment. Who should I talk to about this?**

**A.** Commonly, this is an authorization issue with your bank. You need to contact your bank and let them know to authorize the payment from Nelnet Business Solutions. Some common issues are: daily limits on debit cards and accounts that do not allow for online payments.

**Q. What happens if the \$40 enrollment fee and down payment don't go through?**

**Q.** If either the down payment or the enrollment fee fails to go through, the Business Office will send a notice to your student email address to inform you that the payment plan failed and your deadline for trying again.

**Q. I'm getting a new card/bank account number but I won't have the information in time for the next payment. What should I do?**

**A.** Your payment plan will attempt to bill at whatever billing information is on the account on the billing day. If your new information is not updated by that time, your old billing information will be used. If the payment doesn't go through, you will be assessed a \$25.00 NSF fee, and the payment will reattempt on the 20<sup>th</sup> of the month.

**Q. Can I split the down payment?**

**A.** No. The down payment and the \$40 enrollment fee will attempt *immediately* from whichever card or bank account you provided.

**Q. Can someone else make a payment for me?**

**A.** Payments made outside of a payment plan will reduce remaining payment amounts, but will not replace payment plan installments. All payment plan payments must be through the account of the responsible party on the payment plan.