



# AUTOMATIC PAYMENT PLAN



## For Students Receiving Financial Aid

- To help you meet your education expenses, Harper College is pleased to offer Nelnet Business Solutions as a convenient deferred payment plan for students receiving financial aid or scholarships. It is not a loan; therefore, you have no debt, no interest or finance charges are assessed, and there is no credit check.
- There is no up-front cost. The cost to budget monthly payments is a \$35 per semester nonrefundable enrollment fee, and is only assessed if deferred payment is processed.
- The tuition payment is automatically deducted on the 5th of each month from a checking or savings account. You may also have your payment charged to your credit/debit card. If you elect to use your credit card, only Visa, MasterCard, American Express, or Discover Card may be used. Please note: Debit cards may be returned unpaid due to daily limit restrictions imposed by your bank.
- If your payment on the 5th is not successful, it will be reattempted on the 20th of the month. Anytime a payment is returned, you will receive notification on how the returned payment will be handled. Your agreement will be processed until the balance owed is paid in full.
- For each returned payment, you will be assessed a \$25 returned payment fee. Please note, your financial institution may also assess you a fee. Returned payment fees are automatically deducted from the account you have provided. If your returned payment fee is returned, it will be reattempted. Returned payment fees are payable to Nelnet Business Solutions/FACTS.
- Enrollment fees and returned payment fees are subject to change in future academic years or semesters. Interest earned on all custodial funds held by Nelnet Business Solutions/FACTS is payable to Nelnet Business Solutions/FACTS.
- To enroll in the tuition payment plan, simply register online through e-Cashier at [harpercollege.edu](http://harpercollege.edu). For additional information regarding e-Cashier, please see the reverse side of this flyer.
- If you have questions, please call the Harper College Business Office at 847.925.6880 or Nelnet Business Solutions/FACTS at 800.609.8056.



Harper College

GoForward®

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[harpercollege.edu](http://harpercollege.edu)

## Advantages

- Easy online enrollment
- Monthly payment plan
- No interest

## Payment Methods

- Automatic bank payment (ACH)
- Credit/debit card

*Payments are processed on the 5th of each month and will continue until the balance is paid in full.*

## Cost to Participate

- No up-front cost
- \$35 per semester enrollment fee only assessed if deferred payment is processed (ACH & credit card)
- \$25 returned payment fee if a payment is returned

## Simple Steps to Enroll in the Payment Plan

- Visit harpercollege.edu
- Click on MyHarper Student Portal
- Log in
- Click on the My Payments tab
- Click on Set Up Payment Plan/e-Cashier

*Before you click the Submit button, please read carefully through the Final Review and the Terms and Conditions. An immediate e-mail will be sent (if an e-mail address was provided for the person responsible for payment) confirming enrollment through e-Cashier.*

## e-Cashier Availability

Availability of e-Cashier is determined by Harper College. Please be aware the college may elect not to have e-Cashier available during specific times and dates during registration.

## My FACTS Account

My FACTS Account is a service provided to students which enables you to view the current status of your payment plan. Once you complete your payment plan through e-Cashier, you will receive instructions to set up your My FACTS Account.

## Balance Adjustments

Please do not assume your balance will automatically be adjusted if financial aid is received or a class is dropped or added. You should review your agreement balance online through My FACTS Account or contact the Harper College Business Office at 847.925.6880 to confirm the change.

## Payment Plan Enrollment Deadlines

### Summer 2010 *e-Cashier available on March 1, 2010.*

Last day to enroll online	Number of payments	Months of payments
July 1	1	July only

### Fall 2010 *e-Cashier available on April 5, 2010.*

Last day to enroll online	Number of payments	Months of payments
Oct 1	2	Oct & Nov
Oct 1	1	Oct only

### Spring 2011 *e-Cashier available on November 1, 2010.*

Last day to enroll online	Number of payment	Months of payments
Mar 3	2	Mar & Apr
Mar 3	1	Mar only

**NOTE:** All down payments are processed immediately!