

Program Enrollment Deadlines

Fall 2008 (\$30 enrollment fee)

e-Cashier available on April 14, 2008.

Last day to enroll online	Required down payment	Number of payments	Months of payments
June 29	none	4	July–Oct
July 20	30%	3	Aug–Oct
Aug 4	40%	2	Sept–Oct
Aug 11	50%	1	Oct only

Fall 2008 - FA 1 (\$10 enrollment fee)

e-Cashier available on April 14, 2008.

Last day to enroll online	Required down payment	Number of payments	Months of payments
July 20	none	3	Aug–Oct
Aug 4	30%	2	Sept & Oct
Aug 11	50%	1	Oct only

Fall 2008 - FA 3 (\$10 enrollment fee)

e-Cashier available on April 14, 2008.

Last day to enroll online	Required down payment	Number of payments	Months of payments
July 15	none	3	Aug–Oct
Aug 15	30%	2	Sept & Oct
Sept 8	50%	1	Oct only

Fall 2008 - FA 2 (\$10 enrollment fee)

e-Cashier available on April 14, 2008.

Last day to enroll online	Required down payment	Number of payments	Months of payments
Aug 31	none	3	Sept–Nov
Sept 21	30%	2	Oct & Nov
Oct 13	50%	1	Nov only

Due to the short-term nature of the mini-semesters, St. Charles Community College has reduced the enrollment fee to participate in the payment plan to \$10.

Program Enrollment Deadlines

Fall 2008 Pending Aid (\$30 enrollment fee)

e-Cashier available on April 14, 2008.

Last day to enroll online	Required down payment	Number of payments	Months of payments
Aug 11	none	2	Nov & Dec

Financial Aid Recipients

Students who have received an award letter for the PELL Grant or for a Stafford Student Loan are now required to enroll in the “Pending Aid” option of the Nelnet payment plan each semester you enroll in classes. This process will replace the former “Statement of Intent” form.

Once you have completed the Nelnet online enrollment process, your class schedule will be secured. **Class schedules of students NOT completing this process by the payment deadline date will be deleted for non-payment.**

Only those students who have pending PELL or Loan funds posted to their account will be offered the “Pending Aid” option. Students whose financial aid files have not yet been completed will only be offered the regular Nelnet “Automatic Payment Plan”.

The “Pending Aid” option of Nelnet is a deferred payment plan that will not take effect unless you fail to submit all of your required “Attendance Verification” forms. The \$30 enrollment fee will not be assessed unless a payment must be processed.

Payments are processed on the 20th of each month. A bank account or credit card is required to enroll. For more information about the payment plan, refer to the inside of this brochure.

INFORMATION ON RETURNED PAYMENTS

Should an automatic bank payment or credit card payment be returned, a \$25 returned payment fee will be automatically assessed to your account. You will be notified of the returned payment via mail or e-mail.



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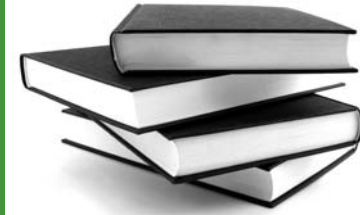
Customer service representatives are available Monday through Thursday, 7:30 am to 7:00 pm (CST), and Friday, 7:30 am to 5:00 pm.

3A_Disc_EC_FPy_Sem_Q&A Revised 3-26-2008

Convenient

Interest-Free

Affordable



AUTOMATIC PAYMENT PLAN

St. Charles
COMMUNITY COLLEGE



4601 Mid Rivers Mall Drive
Cottleville, MO 63376
636.922.8232

www.stchas.edu/students/paying.shtml



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PO Box 67067 • Lincoln, NE 68506

College Expenses, What's Your Plan

Paying for the rising costs of a college education is a concern for nearly every student and family. The fact is, few of us have the resources to simply write a check for the full cost of tuition each semester. So how are you meeting your costs? What's your plan? Do you have one?

Having a solid plan for covering the cost of college is an important step toward graduation. St. Charles Community College is pleased to enlist the services of Nelnet Business Solutions (NBS) to make the process easier for you.

This brochure outlines payment solutions brought to you by Nelnet Business Solutions, the leading tuition payment plan provider in the industry. Working together, St. Charles Community College and NBS will provide you with sensible strategies for covering the rising costs of college.

Here is a Proven Plan

To help you meet your educational expenses, St. Charles Community College is proud to offer a convenient budget plan. This is not a loan program. You have no debt, there are no interest or finance charges assessed, and there is no credit check. The cost to budget your interest-free monthly payment plan is a **\$30 per semester and/or \$10 per mini-semester nonrefundable enrollment fee**. A small portion of the \$30 fee is remitted to SCC for administrative expenses. You may budget your tuition and fees (books are not included) in the following ways:

A. Automatic Bank Payment (ACH)—ACH payments are those payments you have authorized us to process directly with your financial institution. It is simply a bank-to-bank transfer of funds that you have preapproved for your expenses at St. Charles Community College. Payments may be made from either your checking or savings account. Payments are processed on the 5th of each month and will continue until the balance is paid in full.

B. Credit Card Option—Paying with your credit card gives you the option of taking advantage of any bonus programs that may be offered by your credit card company. Your monthly payment will be automatically charged to the credit card you designate. Payments will be charged on the 5th of each month until the balance is paid in full.

Convenient Online Enrollment

Enroll in the payment plan online at www.stchas.edu/students/paying.shtml and follow the instructions. Be sure to have the following information:

- Seven-digit student ID as assigned by St. Charles Community College.
- The name, address, and e-mail address of the person responsible for making the payments.
- To protect your privacy, you will need to create your own unique access code. Please be sure it is something you can easily remember.
- Account information for the person responsible for payment.
 - If paying by automatic bank payments, you will need the bank name, telephone number, account number, and the bank routing number. Most of this information is located on your check.
 - If paying by credit card, you will need the credit card number and expiration date.

SAVE TIME...PAY ONLINE



www.stchas.edu/students/paying.shtml

Enrolling online is simple, secure, and easy. Connect to the e-Cashier Web site through www.stchas.edu/students/paying.shtml. The payment plan can accommodate down payments and monthly payments. Before you click the Submit button, please carefully read 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.

Down Payment Option

Please remember, any down payment is deducted **immediately**. For payments in full, please contact the St. Charles Community College Cashier's Office or go online to SCC Connection at www.stchas.edu.

Frequently Asked Questions About the Payment Plan

1. When and what time will the funds be withdrawn from my bank account?

We specify the date each payment will occur, but it is your financial institution that determines the time of day the payment is debited. We recommend you check with your financial institution to determine how far in advance funds should be deposited into your account to ensure the automatic payment clears. If a payment date falls on a weekend or banking holiday, the payment will be attempted the **following** business day.

2. How will I be notified of my payment information?

Once your agreement is posted to our system, you will receive a confirmation notification of your payment amount by e-mail or letter. Payments will be processed until the total balance is paid in full. The notification has important information you must have to log on to My FACTS Account. The notification also serves as a reminder that a **\$30 per semester and/or \$10 per mini-semester nonrefundable enrollment fee** will be processed from the account indicated on the agreement.

3. Can I pay by phone?

In accordance with the Terms and Conditions of your agreement, payments are processed electronically. We do not accept payments by phone.

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 call the St. Charles Community College Cashier's Office at 636.922.8232 to confirm the change.

IMPORTANT!

Call us at (800) 609-8056 to make any changes to your address, phone, or banking information. If you have questions regarding your agreement, please contact us directly or view your agreement online through My FACTS Account. To access My FACTS Account, follow the instructions located on your confirmation letter or e-mail. If you have questions regarding your tuition balance, please call the St. Charles Community College Cashier's Office at 636.922.8232. Questions regarding pending financial aid assistance may be directed to 636.922.8270.