

**What is the new Nelnet Payment Plan?**

The Nelnet Payment Plan is a program now offered at Palomar College through Nelnet Business Solutions that will allow you to pay your tuition and fees in installments rather than in one-lump sum.

**How does the Payment Plan work?**

After you register for classes, you will have the option to pay your fees in full (online through MyPalomar (eServices) or at the Cashiers Office), or you can enroll into a Payment Plan to pay your tuition and fees in installments. You can use a debit card, credit card, checking account, or savings account to enroll into the Plan and schedule your payments. (International credit cards and bank accounts will not be accepted.) The frequency and amount of your payments depends on how early you register for classes, and the amount of your down-payment. You may also designate an Authorized Party (parent, grandparent, friend, etc.) to make payments on your behalf. More on that feature below!

**What does the Payment Plan cost?**

There is a \$25 non-refundable Plan enrollment fee (this is different from the \$46 per unit enrollment fee that is set by the State and charged by the College when you register into a class or classes). Students must also make a minimum \$35 down-payment toward their tuition and fees. You have the option to pay more during enrollment to minimize your subsequent payments.

**Can the \$25 Payment Plan enrollment fee be waived or refunded?**

No. Nelnet makes this clear through the sign-up process.

**What day of the month are the fees due?**

Payments are debited from the student's account on the 6<sup>th</sup> of each month. The student will be notified by email or text 4 days prior to the payment due date.

**Will I be notified to my Palomar student email, or a personal email?**

This is up to you! You can enter up to three email accounts to receive Nelnet payment notifications. You can also opt for text message reminders.

**What happens if I don't have sufficient funds to cover my next payment?**

Nelnet Business Solutions charges a \$30 non-sufficient funds fee for each installment payment attempt for which there are not sufficient funds. For additional details, please contact Nelnet Business Solutions at 800-609-8056.

**If my Plan is cancelled due to non-sufficient funds, will I be dropped from my classes?**

This depends. If classes have begun before the Plan cancellation, you will not be dropped from your classes. There will be a hold placed on your account preventing enrollment into additional classes, as well as preventing your ability to request transcripts or enrollment verifications. If the Plan cancellation occurs before classes begin, you may be dropped from your classes.

**What is the minimum account balance requirement for me to enroll into a Payment Plan?**

The minimum account balance requirement is \$100 to be eligible for the Payment Plan option.

**How do I enroll into a Payment Plan?**

After you have enrolled into classes, you will be directed to make a payment (in-full), or enroll into a Payment Plan. The link will be provided to you via your MyPalomar (eServices) account.

**Who do I call if I have questions or concerns?**

Nelnet Business Solutions offers 24x7 telephone support to students at 800-609-8056. They also have live chat available online from 6am-3pm. The Palomar College Cashiers (ext. 2114) and Admissions (ext. 2164) Offices can assist with general student inquiries regarding the Payment Plan.

**What happens to my classes if I do not pay or enroll into the Payment Plan?**

Students who have not paid their fees, or enrolled into a Payment Plan, are subject to being dropped for non-payment. The safest way to secure your classes is to make a payment or enroll into a Payment Plan within ten calendar days of registration.

**Can an Authorized Party pay tuition and fees for me through the Payment Plan?**

Yes. The student can go to the payment plan option and indicate who they are authorizing to pay their fees. An email will be sent to that person giving them access to pay their student's fees.

**If a third party is paying fees on my behalf, will they have access to MyPalomar (eServices) account?**

No. The third party payer (Authorized Party) will make payments through the Nelnet website, after you have designated them as an Authorized Party.

**What happens if I drop all my classes and I've enrolled in a Payment Plan?**

You will receive a refund of fees paid up to the point in which you have dropped, less the non-refundable \$25 enrollment fee, provided you have dropped prior to the College's established refund deadline (check the Class Schedule for dates and deadlines). Refunds of fees paid through the Payment Plan will be issued via check, even if you have used a credit card, as Palomar College does not save card information used in the Nelnet Business Solutions system. If you paid your fees with a credit card and did not enroll into a payment plan, and subsequently dropped your classes (prior to the refund deadline), your refund will be credited back to the card you used.

**If I add classes, will I need to pay another \$25 enrollment fee?**

No. If you add classes after initially setting up your Payment Plan, you do not need to pay another enrollment fee. Your future payment amounts will be adjusted to account for the increase in your fees owed to the College. You only pay one enrollment fee per semester that you utilize the Payment Plan option for paying your tuition and fees.

**Can I pay for my parking permit or Student Activity Card through the Payment Plan?**

No. Only mandatory fees will be included in the Payment Plan.

**What happens if I enroll into a Payment Plan, and then I am awarded the Board of Governors Fee Waiver (BOGW)?**

You will be issued a refund of fees paid, less the non-refundable \$25 Plan enrollment fee.

**What happens if I am awarded the Pell grant after enrolling into the Payment Plan?**

If there are fees still owed to the College at the time of disbursement, those fees will be paid out of your Pell grant, and any remaining funds (if any) will be disbursed to you in a check. This is in line with the Financial Aid Office's existing policy and process for disbursing any financial aid (Pell grant, CalGrant, scholarships, loans, etc.).

**I want to enroll into a Payment Plan, but I don't have a debit card, credit card, or a bank account. What can I do?**

You can get a prepaid debit card. You'll be reminded via text or email within four days of your payment being due to allow you time to re-load your prepaid debit card.

**What happens if my payment due date falls on a weekend or Holiday?**

Your payment will be withdrawn on the next bank business day.

**If I update my contact information with Nelnet, will my address also be updated in MyPalomar (eServices)?**

No. Be sure to also update your contact information, including address, in your MyPalomar (*eServices*) Student Center.

**If my Plan payments are made automatically from my bank account, credit card, or debit card, does that mean the college has direct access to my account?**

No. When you arrange automatic payments through Nelnet, the college does not have access to the financial information you provided to set up your payment plan.