

## **Registration and Financial Responsibility**

Students are responsible for paying tuition and fees when they enroll. The College will not delete any registration or drop any course for a student's failure to make payment to the College. Additionally, failure to attend any class or failure to receive a bill does not remove the student's financial responsibility. Students who do not plan to attend class(es) are responsible for officially dropping the course(s) to minimize their financial responsibility.

## **Installment Payment Plan**

Delaware Technical Community College (Delaware Tech) has partnered with Nelnet Business Solutions (NBS) as a way to increase affordability and access to education. The Installment Payment Plan (the Plan) allows students to defer the cost of tuition and fees through a payment option that offers installment payments rather than in one-lump sum payment. The Plan is available each semester on the opening day of registration. Enrollment into the Plan is only available for a limited time each semester (through the drop/add period); however, early enrollment is encouraged because the down payment amount is determined by the date on which the student signs up. Earlier signup results in a lower required down payment and a greater number of installments, resulting in much more affordable monthly payments. The specific timeline for these payment options are available by obtaining a Nelnet flyer from the Business Office or online. Students and parents should review all of the information about the Plan carefully before signing up. Nelnet Business Solutions is a third party, and payment plan agreements are executed between the student and NBS - not Delaware Tech.

## **Payment Deadlines**

The College publishes payment deadlines in the [Academic Calendar](#) to encourage students to pay early so that they can increase affordability through the Installment Payment Plan. Enrollment into the Plan by the payment deadline date provides access to the least expensive monthly payment option. If a student does not make a payment by the payment deadline, Delaware Tech will not delete the registration, and the student will still be responsible to pay. A student account becomes delinquent when the student has not made payment in full to the College or has not enrolled in the Installment Payment Plan by the second week of the semester. When accounts are delinquent, the College will place a financial hold on the account, preventing future registration, and related services. Accounts that remain delinquent at the end of the semester are referred to a collections agency.

## **Frequently Asked Questions - (Installment Payment Plan)**

### **Q: How does the Installment Payment Plan work?**

After you register for classes, you will have the option to pay your tuition and fees in full (in person at the Business Office or online through <http://go.dtcc.edu/payment> ), or you can enroll into the NBS Installment Payment Plan to pay your tuition and fees in smaller monthly installments. Because the payment plan agreement is executed through a third party, students will not have the option of making installment payments in person at the Business Office.

### **Q: What does the Payment Plan cost?**

There is a \$25 non-refundable Plan enrollment fee per semester. Students may also need to make a down payment toward their tuition and fees depending on when they enroll. You will have the option to elect to increase your down payment if you wish to minimize your subsequent installment payments. There is also a convenience fee if you elect to use a credit card (see below) and a returned payment fee for non-sufficient funds.

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

No. The payment is made to NBS and Nelnet makes this clear through the sign-up process.

**Q: What if I do not receive confirmation of enrollment in a payment plan?**

If you do not receive confirmation from Nelnet Business Solutions immediately after submitting an application, you should contact the Business Office.

**Q: What payment options are available for the Plan?**

Nelnet allows you to sign up with a bank account (saving or checking) to pay automatically by ACH draft at no additional charge or you may enter a valid credit card number. International credit cards and bank accounts will not be accepted. Credit card payments carry a 2.75% convenience fee if you choose that method. Visa, MasterCard, and Discover are accepted. The fee will be charged for each payment you make using the credit card method. If your bank account information changes, you must make the change with Nelnet by going to <http://www.mycollegepaymentplan.com/dtcc> and logging in. You may also designate an Authorized Party (parent, grandparent, friend, etc.) to make payments on your behalf (see below).

**Q: If an Authorized Party is paying tuition and fees on my behalf, will they have access to my Student Account?**

No. The Authorized Party will make payments through the NBS website, after you have designated them as an Authorized Party. They will be able to see your account balance, and itemized charges (if you allow). You will have the ability to add or remove an Authorized Party at any time.

**Q: What day of the month are the installment payments due?**

Payments are debited from the student's account on the 20th of each month. The student will be notified by email, or text (see below) 4 days prior to the scheduled payment due date.

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

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

**Q: Will I be notified to my Delaware Tech student email or a personal email?**

Your Delaware Tech email address will be the default method of communication. When you establish your profile with NBS, you can enter up to three email accounts to receive Nelnet payment notifications. You can also opt for text message reminders.

**Q: What happens if I do not have sufficient funds to cover my scheduled payment?**

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

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

No. If payments are not made through the Plan, you will not be dropped from your classes, but there will be a hold placed on your account preventing enrollment into additional classes, as well as preventing your ability to request transcripts and other related services. Your tuition and fees will still be payable to Delaware Tech and you will no longer have access to the benefit of the installment payment option.

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

No. There is no minimum account balance requirement to be eligible for the Payment Plan option.

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

After you have enrolled into classes, follow this link <http://go.dtcc.edu/installment>

**Q: 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 within their application, when the chat link is active Mon-Fri. The Campus Business Office can assist with general student inquiries regarding the Payment Plan.

**Q: What happens if I drop all my classes and I have enrolled in a Payment Plan?**

Please refer to the College's Tuition/Fee Adjustment Policy to determine if your financial responsibility will be reduced when you drop classes. If applicable, a refund will be processed by the College. Refunds of tuition and fees paid through the Payment Plan will be issued via check, even if you have used a credit card, as Delaware Tech does not have access to card information used in the Nelnet Business Solutions system.

**Q: 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.

**Q: What happens if I am awarded the Pell Grant or other Financial Aid after enrolling into the Payment Plan?**

If there are tuition and fee charges 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 via check or electronic transfer.

**Q: I want to enroll into a Payment Plan, but I do not have a debit card, credit card, or a bank account. What can I do?**

We encourage students to open a savings or checking account. You can get a prepaid debit card. You will 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, or to remind you to have adequate funds in your bank account.

**Q: If I update my contact information with Nelnet, will my address also be updated on my Delaware Tech student record?**

No. Be sure to also update your contact information, including address and phone number, through [my.dtcc.edu](http://my.dtcc.edu) > resources > manage my account > personal info.

**Q: 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.

**Q: What if I am not sure how much my financial aid is going to be at the time I set up a payment plan? How will I know how to calculate my payments?**

The system will calculate the payments for you based on the amount due at the time of enrollment. If financial aid is awarded to you after you enroll, you will be notified, and you will have the ability to modify your future payments.

**Q: If I have signed up for a payment plan and then I add more classes, will these be added to my payment plan?**

Yes, you will be notified, and you will have the ability to modify your future payments.

**Q: My financial aid is not disbursed, but it is in authorized status. Will it reduce the balance I need to budget for my payment plan?**

Yes, all pending payments that are on your account, including financial aid, third party payments, or any prepaid tuition are counted towards your balance reduction.