

# Tuition Payment Plan FAQ's

**Q1. What is e-Cashier?**

A1. E-Cashier is a payment plan service provided through a company called Nelnet Business Solutions, also known as FACTS Management Company or FACTS.

**Q2. How do I sign up for the Tuition Payment Plan?**

A2. First you need to register for classes at Delta College. Application for the payment plan is online only through [www.delta.edu](http://www.delta.edu) > Quick Links > Payment Option > e-Cashier. Print the agreement for your records. You will have a MyFACTS account for your Tuition Payment Plan.

**Q3. I tried to enroll in the payment plan but it told me my user name or password was wrong.**

A3. **Your Payment Plan User ID** is your Delta 7-digit student number (if less than 7 digits add zeros at the beginning). **Your Payment Plan Password** is your birthday (mm/dd/yy) – use slashes and two digit year (ex. 05/11/51).

**Q4. How many payments can I spread my balance over?**

A4. Depending on the time you enroll, you choose from payment plans with 1 to 5 payments (see bookmark with deadline dates). Once you have selected your payment option, FACTS will give you balance and payment information ... verify the amounts before you proceed with the agreement.

**Q5. Are there any charges or fees for the plan? How do I pay the enrollment fee?**

A5. Yes, there is an enrollment fee of \$35. This is a separate transaction cost from your payment that will be deducted from your bank / credit card, but it may take up to 14 days to come out of your account. If FACTS is unable to collect the enrollment fee and the down payment was successfully processed, FACTS will attempt to take the enrollment fee two more times. Your payment plan is put on Hold until FACTS is successful in collecting the enrollment fee. This means future payments will not be attempted. A Hold will also be placed on your Delta account.

**Q6. How do I make my payments?**

A6. When you sign up for the Tuition Payment Plan, you enter your bank or credit card information online through e-Cashier. Once you hit the submit button, the down payment request is sent to your bank or credit card for processing. There is no stopping it. Print the agreement for your records. Remaining payments are taken out of your bank or credit card account on the 5<sup>th</sup> of each month. You need to make sure funds are available in your account.

**Q7. How do I know when I sign up for the plan that my classes will be held and not deleted?**

A7. Upon enrollment in the Tuition Payment Plan FACTS sends your information to Delta. A notation will show on your Registration Statement next to the Residency Status (ex. Pymt Plan). FACTS will send an e-mail to the address listed on the application – this could be the student's or the responsible party's email.

**Q8. If I drop my classes how will I get my money back?**

A8. A balance decrease file is sent to FACTS approximately three business days before the next plan payment is due. If a student drops a class after that date, their payment will not be adjusted until the following payment. View your MyFACTS, (<https://secure.factstuition.com/facts/myfacts>) account to verify your balance and next payment.

**Q9. If I add a class how do I pay for it?**

A9. A balance increase file is sent to FACTS approximately ten business days before the payment is due. If you add a class after that date, your payment plan balance and amount will not change until the following payment. View your MyFACTS, (<https://secure.factstuition.com/facts/myfacts>) account as to when this will affect your payment amount. The student or responsible party should receive an e-mail from FACTS when changes are made to their payment plan balance. If this creates a credit on your Delta College student account, refunds are processed after the add/drop period unless you contact Delta College Student Finance Office at [finance@delta.edu](mailto:finance@delta.edu).

**Q10. If the payment plan option I choose has a down payment, when does it come out?**

A10. Down payments are made at the time you sign up for the plan online through e-Cashier. You need to make sure funds are available in your account before signing up for the plan. If FACTS is unable to take the down payment, your Tuition Payment Plan is terminated. Your classes will be deleted if not paid by the payment deadline.

- Q11. If I signed up for the plan and put the wrong information for my bank / credit card number, what do I do?**  
A11. If FACTS is unable to take the down payment your Tuition Payment Plan is terminated. Classes will be deleted if not paid by the payment deadline. If this occurs and you sign up for a new plan you must contact the Student Finance Office so they can make an adjustment on your account.
- Q12. How do I change my bank / credit card number on my payment plan?**  
A12. You can contact FACTS to change from one bank account to another or from one credit card to another and there is no additional fee. To change from a bank account to a credit card, or vice versa, you must terminate the existing plan and sign up for a new plan, and incur an additional \$35 enrollment fee.
- Q13. If I enroll in the plan when will Delta be notified?**  
A13. It typically takes 15 minutes to show up at Delta that you are enrolled in the plan. You can view this on your *MyDelta > Students > My Registration Statement* (next to your Residency Status).
- Q14. My payment came out of my bank / credit card account but is not showing up on my Delta account.**  
A14. It can take from 10 to 15 days for Delta to receive your funds from FACTS. When Delta receives the funds from FACTS, the payment will show up on your Registration Statement.
- Q15. Can I use a Payment Plan while waiting for my Financial Aid to be processed? When my Financial Aid comes through how can I stop my payment plan?**  
A15. You can elect to enroll in the Tuition Payment Plan with payments made per your FACTS agreement. If Financial is awarded, your scheduled payments may be changed depending on the type of Financial Aid you have:
- PELL, SEOG, grants, scholarships, etc. – Financial Aid that immediately reduces your balance when applied will be sent to FACTS on the next scheduled decrease file date. You will need to look at your MyFacts account to verify when it is changed otherwise the payment will come out as scheduled.
  - Guaranteed Student Loans (Stafford) – GSL's do not reduce your balance unless you contact the Student Finance Office (B-100 or e-mail [finance@delta.edu](mailto:finance@delta.edu) from your Delta e-mail account) and authorize them to adjust your balance on FACTS.
  - Sponsorships – Sponsors do not reduce your balance unless you contact the Student Finance Office (B-100 or e-mail [finance@delta.edu](mailto:finance@delta.edu) from your Delta e-mail account) and authorize them to adjust your balance on FACTS.
- Q16. When are payments taken from my bank / credit card account? What happens if the funds are not in my account on the 5<sup>th</sup> of the month?**  
A16. Payments are processed on the 5<sup>th</sup> of the month. Missed payments that are unable to be taken on the 5<sup>th</sup> of the month will be tried again on the 20<sup>th</sup>. If the second attempt is unsuccessful, FACTS will re-attempt one more time on the 5<sup>th</sup> of the following month. This could cause you to have two payments processed on the 5<sup>th</sup>. Every time a payment is attempted and missed, you will be charged \$25 by FACTS. FACTS will attempt to collect a missed payment three times. You may also be charged a fee by your bank. A hold will be placed on your Delta account.
- Q17. How do I know my Tuition Payment Plan balance or payment amount?**  
A17. View your MyFacts account through *www.delta.edu > Quick Links > Payment Option > MyFacts Account*
- Q18. How can I tell what my Fall semester balance is before tuition rates are set for the year?**  
A18. The payment plan balance and payment amounts are estimated until rates are approved by the Board of Trustees (about June 1). Once the rates are approved and updated you should receive an e-mail from FACTS with your changed payment amount. You can view your MyFacts account at *www.delta.edu > Quick Links > Payment Option > MyFacts Account*.
- Q19. When will the Payment Plan be available for enrollment?**  
A19. The payment plan opens on the first day of registration for the semester and closes after the last day to enroll in the payment plan (see bookmark). Payment Plan enrollment also closes on the first payment deadline and reopens with registration.

### For additional help:

FACTS (Nelnet Business Solutions): **1-800-609-8056**

Delta College Student Finance: **989-686-9333**

*www.delta.edu > Quick Links > Payment Option*