

Convenient Interest-Free Affordable

Automatic Payment Plan



BUSINESS SOLUTIONS

formerly FACTS Management Co.

- To help you meet your educational expenses, Patrick Henry College is pleased to offer Nelnet Business Solutions as a convenient budget plan. It is not a loan; therefore you have no debt, there are no interest or finance charges assessed and there is no credit check.
- The cost to budget monthly payments is a **\$25 per semester nonrefundable enrollment fee**. You can also enroll online for a full payment. In addition, Patrick Henry College will add a 2% processing fee that will be added to your account balance prior to the Nelnet Business Solutions payment calculation. Please remember, all down and full payments are processed **immediately!** The enrollment fee is automatically deducted from your account WITHIN 14 days of your agreement being posted to the system.
- 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 card. If you elect to use your credit card, only VISA, MasterCard, American Express, or Discover Card may be used. Please note: Check, Debit, and ATM 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. Any time 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.
- If you have questions, please call the Patrick Henry College Student Billing Office at 540.338.8842 or Nelnet Business Solutions/FACTS at 800.609.8056.



Patrick Henry College
One Patrick Henry Circle
Purcellville, VA 20132
540.338.8842
<http://www.phc.edu>

Completing the NBS Agreement

When you apply online be sure to have the following information:

- Student ID number.
- The name and address of the person responsible for making the payments.
- Account Information for the responsible person.
 1. If paying by automatic bank payments, you will need the financial institution's name, telephone number, account number, and the financial institution's routing number. Most of this information is located on your check.
 2. If paying by credit card, you will need the credit card number and expiration date.

Save Time...Pay Online

www.phc.edu



Enrolling online is simple, secure, and easy. Log onto the student web site at www.phc.edu and follow these simple steps:

- Log into the Student Portal
- Click My Ledger tab to see your account details
- Look for Nelnet-FACTS to set up your payment arrangements
- Choose Monthly Payments or Full Payments
- Follow the user instructions in the Nelnet Business Solutions system

The payment plan can accommodate down payments and monthly payments. 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.

Target Dates To Enroll By

Fall 2009 *e-Cashier available on July 5, 2009.*
Full payments may be made on e-Cashier through August 5, 2009.

Last day to enroll online	Required down payment	Number of payments	Months of payments
July 23	none	5	Aug-Dec
Aug 5	25%	3	Sept-Nov

Spring 2010 *e-Cashier available on December 5, 2009.*
Full payments may be made on e-Cashier through January 5, 2010.

Last day to enroll online	Required down payment	Number of payments	Months of payments
Dec 18	none	5	Jan-May
Jan 5	25%	3	Feb-Apr

NOTE: All down and full payments are processed immediately!

e-Cashier Availability

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

IMPORTANT!

If you have questions about your agreement or need to make a change to your address, phone or account number, please call Nelnet Business Solutions/FACTS at 800.609.8056. Please be sure to have your agreement number and access code available before placing the call.

 **nelnet**[®]
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For additional help,
please call us at
800-609-8056