

CALUMET

Get the NBS/FACTS about an Interest-Free Tuition Payment

- ❖ Purdue University Calumet is pleased to offer the NBS/FACTS tuition payment plan to enable you to more easily afford your educational expenses. NBS/FACTS is a tuition management plan that provides you with a low cost opportunity for budgeting tuition and other educational expenses. It is not a loan program; therefore, interest and finance charges are not assessed, nor is a credit check required.
- ❖ If you select either the automatic bank payment (ACH) or credit card option, there is a **\$25 non-refundable enrollment fee per semester**. All NBS/FACTS fees are processed directly from the account listed on the NBS/FACTS Agreement Form by either automatic bank payment (ACH) or charged to your credit card, depending upon the payment option you select.
- ❖ The NBS/FACTS tuition payment plan is a convenient and inexpensive way for you to make your payments. Your tuition payment(s) can be made through the Automatic Bank Payment Option (ACH) from your checking or savings account or the Credit Card Option (Visa, MasterCard or American Express). **No Debit Cards Accepted.**
- ❖ The NBS/FACTS tuition payment plan schedule is designed to give you flexibility in meeting your financial responsibility to Purdue University Calumet. **All monthly payments will be withdrawn on the 5th of each month.**

**Spring 2010 TUITION PAYMENT PLAN SCHEDULE
OPTIONS FOR PRIORITY REGISTRATION:**

<i>Payment Options:</i>	<i>Deadline date for form via PCSTAR</i>	<i>Dates Monthly Payments are withdrawn</i>
5 Months with No Down Payment Required	November 23, 2009	5 th of month : Dec, Jan, Feb, March, April
4 Months with No Down Payment Required	December 21, 2009	5 th of month : Jan, Feb, March, April
3 Months with 20% Down Payment Required	*December 29, 2009	5 th of month : Feb, March, April

*** Must be set up on NBS/FACTS Plan by this date if you registered during priority registration.**

OPTIONS FOR OPEN AND LATE REGISTRATION ONLY:

3 Months with 30% Down Payment Required	January 15, 2010	5 th of month : Feb, March, April
2 Months with 50% Down Payment Required	January 25, 2010	5 th of month : March, April

- ❖ Any authorized financial aid shown on your invoice may be used to reduce your payment plan amount.
- ❖ **It is the student's responsibility to verify their NBS/FACTS plan balance by using MYFACTS (www.Factstuition.com) and to notify the Purdue University Calumet Student Accounts Office at (219) 989-2560 should they wish to make any changes to their agreement after it is set up by NBS/FACTS. ALL CHANGES MUST BE MADE 10 BUSINESS DAYS PRIOR TO THE SCHEDULED PAYMENT DATE.**
- ❖ Office of Financial Aid and Student Accounts Office may adjust your NBS/FACTS payment plan balance for any financial aid disbursed, as well as added or dropped classes.
- ❖ Use PC STAR (Purdue Calumet Student Access to Records) to enroll in a NBS/FACTS payment plan and to complete your application on-line. Access PC STAR at <http://www.calumet.purdue.edu>
- ❖ NBS/FACTS Tuition Payment Plan informational bookmarks will be available starting October 19, 2009 in the ESC, Lawshe 130.
- ❖ If you have any questions, call either NBS/FACTS Tuition Management Company at 1-800-609-8056 or the Purdue University Calumet Student Accounts Office at (219) 989-2560.

Financial Aid Refunds

Financial Aid will be posted to students' accounts beginning January 9, 2010 and refunds will be issued beginning January 11, 2010. Students with refundable financial aid greater than the total amount due on their bill will be issued a refund via the mail (check) or ACH (E-Refunding*). **Awards are Reviewed and Adjusted (+/-) as needed as shown below.** *Should there be a change in your enrollment, cost of attendance, or other eligibility factors your financial aid awards will be revised and any refund issued to you that you may not be eligible to receive must then be returned to the University.*

End of first week of classes (end of 80% refund period)	All aid reviewed base on your enrollment at that point in time.
End of 4 th week of classes (end of all refund periods)	State Aid (Higher Education Award, Twenty-first Century Scholar Award) awards reviewed based on your enrollment at that point in time

* To create your ACH payment profile for E- refunding go to PCSTAR, Payment Options, On-Line Payment System, and then **click** the Create a Refund Profile tab under Quick View. Click Payment Profile and follow instructions provided. (A reference document for creating your ACH payment profile for E-refunding is available at <http://www.calumet.purdue.edu/finaid/>)

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Important Payment Information for Spring 2010

Payment Information for All Students

- ◆ The responsibility for payment of tuition and fees rests with the student. **Classes will be cancelled for students who registered during Priority Registration should they fail to pay their bill in full or enroll in a NBS/FACTS payment plan.**

PAYMENT DEADLINE DATES

December 29, 2009 by 6:00p.m. FOR Priority Registration from 10/19/2009 through 12/18/2009
January 25, 2010 by 4:00p.m. FOR Open/Late Registration from 01/06/2010 through 01/25/2010

NOTE: Purdue University Calumet does not cancel registrations processed during Open and/or Late Registration periods that have not been paid. In order to receive a 100% refund you must withdraw from the course(s) prior to the first day of the semester.

Use PCStar (Purdue Calumet Student Access to Records) to check the status of your financial aid, to enroll in a NBS/FACTS payment plan, to sign up for a financial aid deferment and /or to pay your bill on-line. Access PCStar at <http://www.calumet.purdue.edu>

Financial Aid Students

- ◆ Students whose authorized financial aid as shown on their invoice covers their entire balance for tuition and fees will have their classes automatically held. **Students choosing not to attend must contact the Office of the Registrar prior to the end of the 100% refund period to officially withdraw from their classes.**
- ◆ Students whose authorized financial aid as shown on their invoice **DOES NOT** cover their entire bill for tuition, fees and housing **MUST** make payment in full or establish a payment plan with NBS/FACTS Tuition Management for the balance owed.
- ◆ Financial Aid Refund Checks for Spring 2010 will be E-refunded or mailed to eligible students beginning **January 11, 2010**.

Refund Schedule for full term Courses / Withdrawal from Courses

- ◆ Course fees, technology fees, and student service fees will be refunded for withdrawal from full term classes according to the following schedule:

<u>Withdrawal Date (s)</u>		<u>Refund Percentage</u>
01/15/2010	Last day to drop at 100%	100%
01/19/2010 – 01/25/2010	During the 1 st week of Spring 2010 classes	80%
01/26/2010 – 02/01/2010	During the 2 nd week of Spring 2010 classes	60%
02/02/2010 – 02/08/2010	During the 3 rd week of Spring 2010 classes	40%
02/09/2010 – 02/15/2010	During the 4 th week of Spring 2010 classes	20%
02/16/2010	After the 4 th week of Spring 2010 classes	No Refund

- ◆ **What You Should Know About Refunds** - To be eligible for a refund, you must withdraw within the refund period (see schedule above). To officially withdraw from a course, students must submit an Add/Drop card to the Office of the Registrar, located in the Enrollment Services Center-Lawshe Hall, Room 130.
- ◆ **NOTE:** *By not attending classes you have not officially withdrawn from your classes at Purdue University Calumet. You must follow the withdrawal procedure outlined above to be officially withdrawn from a course. Failure to do so will result in your being charged for the class and receiving a failing grade in the class.*
- ◆ *Last day to drop Spring 2010 course(s) is Friday, April 16, 2010 at 4:30PM*

Return of Title IV Funds (Federal Financial Aid Funds)

If you are a recipient of financial aid (Title IV) funds and withdraw from all of your classes prior to April 03, 2010 for the Spring 2010 semester, the institution is required to determine the amount of unearned financial aid funds that must be returned to the Title IV program(s). Depending on the amount of financial aid disbursed to you, you may be liable for a portion of the amount of unearned financial aid that must be returned to the Title IV program(s). To fully withdraw from the University, you can initiate the withdrawal process by telephone by contacting the Office of the Registrar at (219) 989-2181 or by visiting the Enrollment Services Center located in Lawshe Hall, Room 130. 10-12-09kp

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