

# Nelnet FAQ's

- 1. If I add, drop, and/or change my classes, will the amount of my payment plan automatically adjust with the change?**

*No, your payment plan does not adjust automatically. All changes, increases or decreases, are completed by the University. If your student account balance increases or decreases (drop or add classes), the student needs to contact the University at [bursar@westga.edu](mailto:bursar@westga.edu), via your UWG email address, to increase or decrease your agreement amount. Please note that the only changes to your agreement amount will occur if the University makes the change. Also, no increases or decreases to your agreement amount will occur without written (EMAIL) permission from the parent/student.*

- 2. When financial aid is applied to my student account does my Nelnet payment plan automatically decrease?**

*If financial aid is applied to your student account, your Nelnet payment plan WILL NOT automatically adjust. If the student's balance due increases or decreases, the University will need written (EMAIL) permission to either increase or decrease your Nelnet agreement amount to cover the change. ALL changes to your Nelnet agreement amount are done manually by the University. Under NO circumstance do changes to your agreement amount occur automatically.*

- 3. Why does my Nelnet payment plan not show up on my student breakdown bill as a payment?**

*Nelnet payment plans are not officially applied to your student account until the University receives the funds from Nelnet. Therefore, when a payment plan is set up through Nelnet, a protection is placed on your student account to denote that you have an agreement in place. The protection protects the student up to the amount of the Nelnet payment plan agreement through any drops. It is critical that as drop deadlines approach, you check your student account balance and compare it to the amount of your payment plan agreement to ensure you have time to adjust your payment plan, up or down, to cover the amount of tuition.*

- 4. Can I change my credit card or bank information on file with Nelnet for automatic payments?**

*Students/parents who have an active payment plan agreement can make changes to the card or bank account used for automatic withdrawals. To make the appropriate change, the student/parent can update their account online or they can contact a Nelnet customer service representative at [1-800-609-8056](tel:1-800-609-8056), available 24/7. All updates need to be completed no later than 2 business days before the scheduled payment. Please note that if the student/parent has a credit card on file, they can change to another credit card. If the student/parent has a checking/savings account on file, they can change to another checking/savings account. Please note that students/parents CANNOT change their payment method between credit card and checking/savings accounts. Once a parent/student selects to use a credit card, they CANNOT*

*change payment method to a checking/savings account. If the student/parent chooses to use a checking/savings account, they CANNOT change payment method to credit card.*

**\*\*\* Credit/Debit Card Payments:** may have an additional fee assessed.

**Automatic Bank Payment (ACH):** no additional fee

**5. Can I change a payment due date?**

*No, all payments must be made on the 20<sup>th</sup> of each month. If a payment is declined, authorization revoked, or returned, Nelnet will then make a second attempt to collect the payment on the 5<sup>th</sup> of the following month. A third attempt to collect the payment will be made on the 20<sup>th</sup> of the month following the original payment due date.*

**6. Can I cancel my Nelnet payment plan?**

*Payment plans can ONLY be cancelled/reduced by the unpaid portion of the agreement. If the student/parent sets up a Nelnet payment plan and then later decides to cancel/reduce their agreement, the University, not Nelnet, can reduce that agreement amount by whatever amount has not been paid. **Example:** If a student sets up a Nelnet payment plan agreement for \$1,000.00 and pays a down payment of \$250.00, leaving a balance of \$750.00, then upon written (EMAIL) request of the student/parent, the agreement can be reduced up to \$750.00. The \$250.00 down payment paid will be refunded back to the student through the normal refund process.*

**7. Can I make a payment prior to the due date using a different payment method? Can I make a payment directly to the University?**

*Payment CANNOT be made prior to the 20<sup>th</sup> of each month. Also, payments towards your Nelnet payment plan agreement must be made directly through Nelnet and CANNOT be made to the University. If a scholarship, grant, or other aid is applied to your student account, any time up to 48 hours prior to the payment due date, the student/parent can request, via written (EMAIL) request, to have their payment plan agreement reduced by no more than the total unpaid portion of their payment plan agreement.*

**8. Why do enrollment fees increase closer to the deadline?**

*Enrollment fees are charged in lieu of charging interest. Therefore, as the deadline to enroll in a Nelnet payment plan agreement moves closer, the amount of the enrollment fee increases.*