

Frequently Asked Questions About FACTS

1. When and what time will the funds be withdrawn from my bank account?

TIP specifies the date each payment will occur, but it is your financial institution that determines the time of day the payment is debited. TIP recommends you check with your financial institution to determine how far in advance funds should be deposited into your account to ensure the automatic payment clears. If a payment date falls on a weekend or banking holiday, the payment will be attempted the **following** business day.

2. How will I be notified of my payment information?

Once your agreement is posted to the FACTS system, you will receive a confirmation notification of your payment amount by e-mail or letter. Payments will be processed until the total balance is paid in full. The notification has important information you **must** have to log on to My FACTS Account. The notification also serves as a reminder that a **nonrefundable FACTS Enrollment Fee** will be processed from the account indicated on the agreement.

3. Can I pay by phone with TIP?

In accordance with the Terms & Conditions of your TIP agreement, payments are processed electronically. TIP does not accept payments by phone.

4. Can I be dropped from the TIP program?

Yes. If you are not current on your tuition payments or have not paid all applicable FACTS fees by Pasco-Hernando Community College's last day to drop for tuition refund for a 16-week course, you will be dropped from the TIP program. This could result in the cancellation of your registration at Pasco-Hernando Community College. Any funds collected by TIP prior to you being dropped from classes will be remitted to the college. PHCC will issue your refund. All TIP fees are nonrefundable. If you are making a down payment and it is returned, your TIP agreement will be terminated immediately. Please read all the Terms and Conditions listed on the TIP agreement before authorizing and submitting your agreement.

INFORMATION ON RETURNED PAYMENTS

Should an automatic bank payment or credit card payment be returned, a \$25.00 FACTS Returned Payment Fee will be automatically assessed to your account. You will be notified by FACTS of the returned payment via mail or e-mail.

TIP Program Enrollment Deadlines

FALL 2006

Enrollment on e-Cashier is available beginning July 24.

<u>Last Day to Submit Online</u>	<u>Required Down Payment</u>	<u>Number of Payments</u>	<u>Months of Payments</u>	<u>FACTS Enrollment Fee</u>
Aug 8	35%	2	Aug & Sept	\$35.00
Aug 18	50%	1	Sept only	\$35.00

Full payments may be made on e-Cashier through August 7.

SPRING 2007

Enrollment on e-Cashier is available beginning November 14.

<u>Last Day to Submit Online</u>	<u>Required Down Payment</u>	<u>Number of Payments</u>	<u>Months of Payments</u>	<u>FACTS Enrollment Fee</u>
Dec 7	25%	3	Dec-Feb	\$30.00
Jan 3	50%	2	Jan & Feb	\$35.00

Full payments may be made on e-Cashier through January 2.

SUMMER 2007

Enrollment on e-Cashier is available beginning April 10.

<u>Last Day to Submit Online</u>	<u>Required Down Payment</u>	<u>Number of Payments</u>	<u>Months of Payments</u>	<u>FACTS Enrollment Fee</u>
May 3	50%	1	June only	\$35.00

Full payments may be made on e-Cashier through May 3.

E-CASHIER AVAILABILITY

Availability of e-Cashier is determined by Pasco-Hernando Community College. Please be aware Pasco-Hernando Community College may elect to not have e-Cashier available during specific times and dates during registration.

Fees

The amount of the FACTS Enrollment Fee is based on the plan you select and is identified online with each payment option. The FACTS Enrollment Fee is automatically deducted immediately upon the agreement being posted to the FACTS system. **The more months you elect to budget, the lower the FACTS Enrollment Fee!** Enroll early to save money and receive the lowest monthly payment possible!

Pasco-Hernando Community College Tuition Installment Plan (TIP)

11415 Ponce deLeon Blvd.
Brooksville, FL 34601
(352) 796-6726

36727 Blanton Rd.
Dade City, FL 33523
(352) 567-6701

10230 Ridge Rd.
New Port Richey, FL 34654
(727) 816-3481

www.phcc.edu/tip/



FACTS MANAGEMENT CO.

www.factsmgt.com • 800-609-8056
PO Box 67067 • Lincoln, NE 68506

College Expenses, What's Your Plan?

To help meet your educational expenses, Pasco-Hernando Community College (PHCC) is pleased to provide the tuition installment plan (TIP). Tip is available at all campuses and to all students at PHCC enrolled in credit courses for a full term. Students may pay for their classes in full through FACTS e-Cashier using their VISA, MasterCard, American Express, Discover or directly through their financial institution.

TIP allows you to pay your tuition in installments. The earlier you enroll, the more payment options you have. You may enroll in the TIP plan through PHCC's website at www.phcc.edu/tip/ or on the fee payment screen in WISE.

TIP is administered for Pasco-Hernando Community College by FACTS Management Co., Lincoln, NE. Enrollment in TIP is provided online by using FACTS e-Cashier.

Here is a Proven Plan

To help you meet your educational expenses, Pasco-Hernando Community College is proud to offer TIP as a convenient budget plan. This is not a loan program. You have no debt, there are no interest or finance charges assessed, and there is no credit check. You may budget your tuition and fees in the following ways:

A. Automatic Bank Payment (ACH)—ACH payments are those payments you have authorized FACTS to process directly with your financial institution. It is simply a bank-to-bank transfer of funds that you have preapproved for your expenses at Pasco-Hernando Community College. Payments may be made from either your checking or savings account. Payments are processed on the 20th of each month and will continue until the balance is paid in full.

B. Credit Card Option—Paying with your credit card gives you the option of taking advantage of any bonus programs that may be offered by your credit card company. Your monthly payment will be automatically charged to the credit card you designate. Payments will be charged on the 20th of each month until the balance is paid in full.

Down and Full Payment Options

Down or full payments are deducted **immediately** from the account provided on the agreement. If the payment fails for any reason, the agreement is terminated and notification is sent to the person responsible for payment. A \$2.00 nonrefundable FACTS Enrollment Fee will be assessed for full payments.

Convenient Online Enrollment

Enroll in TIP online at www.phcc.edu/tip/ and follow the instructions. Be sure to have the following information:

- Your eight-digit Pasco-Hernando Community College student ID number and PIN. For PIN problems, contact Admissions at (727) 816-3371. Don't know your student ID? Log into WISE.
- The name, address, and e-mail address of the person responsible for making the payments.
- To protect your privacy, you will need to create your own unique FACTS Access Code. Please be sure it is something you can easily remember.
- Account information for the person responsible for payment.
 - If paying by automatic bank payments, you will need the bank name, telephone number, account number, and the bank routing number. Most of this information is located on your check.
 - If paying by credit card, you will need the credit card number and expiration date.

SAVE TIME...PAY ONLINE

www.phcc.edu/tip/

Enrolling online is simple, secure, and easy. Connect to the e-Cashier Web site through www.phcc.edu/tip/. The payment plan can accommodate down payments and monthly payments. Before you click the Submit button, please carefully read 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.



Additional Terms and Conditions

There are a number of terms and conditions that apply to your agreement with FACTS. Thoroughly review all terms and conditions before submitting your agreement. Failure to comply with these terms and conditions could result in your registration for classes at Pasco-Hernando Community College being dropped and a hold being placed on your account.

Budget Worksheet

The following budget worksheet is to be used as a guide to determine your college expenses and credits. When enrolling through e-Cashier, use the Budget Worksheet provided online. Determine the total of your tuition and fees. Deduct any authorized financial aid. The balance is the amount due Pasco-Hernando Community College. This is the amount you may budget through FACTS.

Tuition and Fees: \$ _____

Total Credits:
Scholarships & Grants, Loans
& Financial Aid \$ < _____ >

Balance Due \$ _____
(Expenses minus Credits = Balance Due)

Amount to Budget Through FACTS \$ _____

REFUND POLICY

If you drop a class or your TIP agreement has been terminated by FACTS, any money collected by TIP will be refunded by Pasco-Hernando Community College. Refunds are based on the college's refund policy. Refunds will not be issued until 45 to 60 days after the last day of drop and add. FACTS does not issue refunds. Any questions you may have regarding your refund need to be directed to the college's Financial Services Office at (727) 816-3481.

Payments are on the 20th of the month. If the 20th falls on a weekend or banking holiday, the payment will be on the following business day.

IMPORTANT! Call FACTS at (800) 609-8056 to make any changes to your address, phone, or banking information. If you have questions regarding your TIP agreement, please contact FACTS directly or view your agreement online through My FACTS Account. To access My FACTS Account, follow the instructions located on the FACTS Confirmation Notification or e-mail. If you have questions regarding your tuition balance, please call the Pasco-Hernando Community College Financial Services Office at (727) 816-3481.