

Nelnet FAQs

Having a plan for covering the costs of college is an important step toward graduation. North Georgia Technical College is pleased to have enlisted the services of Nelnet to make the process easier for you. Working together, North Georgia Technical College and Nelnet will provide you with sensible strategies for paying for tuition and fees.

1. What is Nelnet?

Nelnet is 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. A nonrefundable enrollment fee will be assessed in addition to a convenience fee referenced below. You may find the current fees listed on your Nelnet bookmark or by visiting <http://www.mycollegepaymentplan.com/ngtc>. You may budget your tuition and fees in the following ways:

- A.** Automatic Bank Payment (ACH)—ACH payments are those payments you have authorized Nelnet 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 North Georgia Technical College. Payments may be made from either your checking or savings account. Payments are processed on the 5th 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. If you elect to use this option, your monthly payment, along with a convenience fee, will be automatically charged to the credit card you designate. The convenience fee is in addition to the nonrefundable Nelnet Enrollment Fee. Payments will be charged on the 5th of each month until the balance is paid in full. Payments are processed by American Card Services, Inc.

2. How do I enroll?

Enrolling online is simple, secure, and easy. Connect to the e-Cashier Web site through the North Georgia Technical College website. 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. Enroll in the Nelnet Payment Plan online and follow the instructions. Be sure to have the following information:

- Student's nine-digit ID number.
- Exact tuition payment amount (see your BannerWeb student account)
- 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 Nelnet 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.

3. What happens if I drop a class?

If you drop a class or have been terminated from Nelnet, any money collected by Nelnet will be refunded by North Georgia Technical College. Refunds are based on the college's refund policy. Refunds will not be issued until 60 days after the last day of drop and add. Nelnet does not issue refunds. Any questions you may have regarding your refund need to be directed to the Cashier

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 When and what time will the funds be withdrawn from my bank account?

Nelnet specifies the date each payment will occur, but it is your financial institution that determines the time of day the payment is debited. Nelnet 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.

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

Once your agreement is posted to the Nelnet 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 Nelnet Account. The notification also serves as a reminder that a nonrefundable Nelnet Enrollment Fee will be processed from the account indicated on the agreement.

6. Can I pay by phone with Nelnet?

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

7. Can I be dropped from the Nelnet program?

Yes. If you are not current on your tuition payments or have not paid all applicable Nelnet fees by North Georgia Technical College's last day to drop for tuition refund (3rd Day of the Semester), you will be dropped from the Nelnet program. This could result in the cancellation of your registration at North Georgia Technical College. Any funds collected by Nelnet prior to you being dropped from classes will be remitted to the college. All Nelnet fees are nonrefundable. If you are making a down payment and it is returned, your Nelnet agreement will be terminated immediately. Please read all the terms and conditions listed on the Nelnet agreement before authorizing and submitting your agreement.

8. What fees do I have to pay to use Nelnet?

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

Terms and Conditions

There are a number of terms and conditions that apply to your agreement with Nelnet. 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 North Georgia Technical College being dropped and/or transcripts being held.

NOTE: Please be advised if you are using Nelnet payment plan to pay your tuition, NGTC requires one full business day to receive notification and process the Nelnet agreement or you may be dropped from your classes for nonpayment

- I am responsible for notifying the Cashier of any change in my enrollment status so that my agreement can be adjusted or terminated.
- I will not receive a receipt if I pay my tuition using the Nelnet tuition payment plan. I may obtain a copy of my account via BannerWeb.
- If my Nelnet agreement is terminated, I must pay the balance of my tuition and fees to North Georgia Technical College by the payment deadline or my enrollment may be cancelled. I will be liable to the college for any balance remaining if my agreement is cancelled for any reason.
- Refunds of Nelnet payments will be processed only AFTER North Georgia Technical College receives final payment of funds from Nelnet. Refunds will be in the form of a check made payable to the student. This includes payments made by credit card or ACH.

Important Notice

Call Nelnet at (800) 609-8056 to make any changes to your address, phone, or banking information. If you have questions regarding your Nelnet agreement, please contact Nelnet directly or view your agreement online through My Nelnet Account. To access My Nelnet Account, follow the instructions located on the Nelnet Confirmation Notification or e-mail. If you have questions regarding your financial aid or VA benefits, contact the North Georgia Technical College Financial Aid Office at (706) 754-7726. Questions regarding tuition balances should be referred to the North Georgia Technical College Cashier.