



## Payment Plan Through FACTS

As an independent school, Highland Baptist Christian School (HBCS) strives to effectively utilize its available human and financial resources. To help us meet this goal, HBCS co-sources through FACTS Management Company for payment of monthly tuition and fees. Our families are able to access their accounts online and:

- Receive reminder emails
- Pay ahead online
- Switch payment methods
- Apply payment to future charges

### A Sensible Plan

FACTS is used by more than 5,500 other institutions. It is not a loan, there is no debt, no interest or finance charges are assessed, and there is no credit check. The FACTS annual enrollment fee will be deducted from your account prior to the first scheduled tuition payment (**\$46 per family for monthly tuition payments and fees OR \$20 for families utilizing Before/After Care who pay tuition annually**). Tuition is handled conveniently and securely through a preauthorized automatic bank payment from checking or savings or automatic charge to credit card with 2.5% convenience fee.

**Automatic Bank Payment (ACH)**—Pre-authorized payments will be automatically deducted from checking or savings on your choice of the 1<sup>st</sup>, 5<sup>th</sup> or 10<sup>th</sup> of the month.

**Credit Card**—If you elect to use this option, your monthly payment along with a 2.75% convenience fee will be automatically charged to your credit card on your choice of the 5<sup>th</sup> or 10<sup>th</sup> of the month (AMEX, MasterCard, or Discover are accepted; not VISA). The convenience fee is in addition to the nonrefundable FACTS Enrollment Fee.

**Monthly payments must be made through FACTS at a cost of \$46 annually. All monthly tuition payments as well as any other charges made to your account will be processed through FACTS. Online enrollment with FACTS must occur on or before July 10<sup>th</sup>, 2016.**

**For our families who pay annually, annual payments will continue to be processed through HBCS (not FACTS) and are due by August 10<sup>th</sup>, 2016.**

### Convenient Online Enrollment

Enroll in the FACTS Payment Plan online by linking from our website at [www.hbcnsi.org](http://www.hbcnsi.org). Enrolling online is simple and secure. Click on the FACTS logo to link to our customized online sign up page.

**Be sure to have the following information ready:**

- The name, street address, and e-mail address of the person responsible for making the payments.
- Account information for the person responsible for payment: bank name, telephone number, account number, and the bank routing number. Most of this information is located on your check.



To protect your privacy, you will be asked to create your own unique FACTS access code/ user ID and password. Before you click the Submit button, please carefully read through the Final Review as well as Terms and Conditions. Notification confirming your online enrollment in a FACTS payment plan will be sent to you. The annual enrollment fee will be automatically deducted from your account within the next 14 days.

If you have questions about enrolling in FACTS please contact the financial secretary. Once you have a FACTS plan set up, you may contact FACTS directly at 866-441-4637 or view your agreement online through your *Consumer Portal* Account. To access the *Consumer Portal*, follow the instructions located on the FACTS Confirmation Notification or e-mail. FACTS customer service representatives are available Monday - Thursday 7:30 am to 7:00 pm and Friday 7:30 am to 5:00 pm.

## Frequently Asked Questions

- 1. When will the funds be withdrawn from my bank account?** While FACTS transacts each payment on the date you have specified, it is your financial institution that determines the time of day the payment is debited. FACTS recommends checking 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 transacted the following business day.
- 2. How will I be notified of my payment information?** Once your agreement is posted to the FACTS system and the School enters the net tuition amount, you will receive a confirmation notification of your payment amount by e-mail or letter in approximately 10 days. Payments will be processed until the total balance is paid in full. The notification has important information you must have to log on to *Consumer Portal* Account. You will receive a reminder email 5 days prior to the upcoming payment and have the option to change payment method or pay ahead online at any time.
- 4. How do I use my user ID and Password?** To help protect your privacy, FACTS asks the person responsible for the payments to create an access code. If you should inquire online through the *Consumer Portal* Account or call into FACTS inquiring about your FACTS agreement, you will be required to verify your FACTS Access Code
- 5. What happens if FACTS attempts to process my payment and there are not enough funds in my account?** Should an automatic bank payment or credit card payment be returned, a \$30.00 FACTS Returned Payment Fee will be automatically assessed to your account. This is in addition to any interest penalty the school may assess. You will be notified by FACTS of the returned payment via e-mail or postal mail. The payment will be reattempted approximately 15 days later. If unexpected circumstances arise, please contact the school office 2 business days prior to payment to discuss a change to your upcoming payment.
- 6. What about enrollment in the FACTS payment plan in future years?** The FACTS payment plan enables the school to automatically reenroll families in payment plans over successive years, saving time for both the school office and your family. You would be notified in advance by the school prior to enrollment in FACTS the following year.
- 7. How will I pay other expenses at the school?** Consistent with prior years, you will receive a notice from the school for any incidental items that may incur a fee during the school year.

## We Look Forward to Serving You Better!

HBCS appreciates its partnership with FACTS and the efficiency and technology it brings to our school. Should you have any questions regarding this plan, please contact the school office at (337)364-2273 or **FACTS at 866-441-4637**.