What’s New… Nelnet Payment Plans

CUNY has partnered with Nelnet Business Solutions, Inc. (NBS) to provide Payment Plans. Via access to CUNYfirst, Nelnet Payment Plans are available to CUNY students, to pay current and past term charges, by using automatic installments to distribute the costs.

Using QuikPAY (the NBS hosted software for payment plans), students/authorized payers (APs) can take advantage of the following:

- Smooth and secure enrollment and payment processing
- Low enrollment fee options for payment plans
- Tuition and fees distributed into convenient monthly installments
- Automatic payment process using your designated payment method so that you don’t have to remember when your payments need to be made

NBS Tuition Payment Plans are available now at all CUNY campuses!

Payment Plans: Costs/Scenarios (cont’d)

Each week, depending on your balance in Student Financials, the account is rebalanced and evenly distributed to satisfy all outstanding charges, over the remaining monthly installment payments.

2. Consider, e.g. the “Five Payments” scenario:
   (a.) First Payment: Enrollment Fee, Down-payment based on your estimate, separate receipts are provided for both parts of the first payment.
   (b.) Second to Fifth Payments: Automatic installment payments will be processed based on actual CUNYfirst tuition and fee charges for the current term and any past due balance remaining from prior terms. Each week, depending on your balance in Student Financials, the account is rebalanced and evenly distributed to satisfy all outstanding charges over the remaining monthly installment payments.

Note: Enrollment fees are non-refundable. Not all fees are displayed in Student Financials, therefore note the following:
(1.) Enrollment Fee: $45 per term for eCheck or $95 per term for credit card or debit card
(2.) Returned Payment Fee: $30.

Your CUNYfirst Nelnet Payment Plans: Questions Answered

Enrolling in a payment plan:
Q. What are the benefits of a payment plan?
A. Payments are always automatic and distributed over several months, as opposed to a one-time payment at start of term. Payment plans are also free from interest or finance charges (a non-refundable enrollment fee unrelated to the account balance applies).
Who can enroll in a payment plan?

For all CUNY institutions, students or their designated Authorized Payers can take advantage of a payment plan for the past, current or upcoming term. Whoever creates the payment plan is the Payment Plan Owner.

How do I enroll in a payment plan?

Enter: https://home.cunyfirst.cuny.edu in your browser’s address bar, and login to CUNYfirst as usual (You will arrive at the Enterprise Menu). Navigate to: Self Service>Student Center, click the drop-down arrow to the right of “Institution” to select your Home School, and under “Finances” click Enroll/Manage Payment Plan (to use an estimate of your education costs) then follow through the prompts to enroll in a Payment Plan.

How will Bursar’s Office know I am enrolled in a tuition payment plan?

NBS sends an immediate notification to CUNYfirst to flag your (student) account, alerting the Bursar’s Office that (you) student is enrolled in a payment plan.

How are the installment payments determined for a particular academic term?

The installment payment amounts will be based on your account balances for the term in which you are enrolled in a payment plan as well as any past due balances that exist. Prior to actual charges being assessed or prior to enrollment, the plan owner/student can complete a worksheet of estimated student account charges (Any anticipated Financial Aid). For details about tuition and fees, refer to the information at the following website: http://www.cuny.edu/admissions/tuition-fees.html

What is the purpose of the estimate of student account charges?

The estimate is used to determine the down-payment since the down-payment will be a percentage of the payment plan amount. Keep in mind that the enrollment date is also important in determining the estimate (the earlier you enroll in a tuition payment plan the lower the down-payment).

When are tuition installment payments automatically withdrawn?

The schedule for payments for a student’s current academic term will be displayed during the enrollment process; it’s a good idea to print the schedule and keep it as a reference. The payment schedule is set by CUNY and takes regular banking days into consideration.

Why Payment Plan Owners/students may need Authorized Payers (APs):

Who is an Authorized Payer (AP) and how many authorized payers can be granted access to NBS payment plans on behalf of a student?

An AP is often a parent or spouse, who has been granted access to “View” and manage a payment plan. If the student is the plan owner, he/she can grant access to any of the plan’s APs. Students can add up to five APs.

Also, if the AP is the plan owner, he/she (student) can grant access to anyone who has been already set-up as an AP.

To Add an authorized payer: Login to CUNYfirst (refer to Page 2, Column 1), navigate to the QuikPAY account, select Authorized Payers from the left hand menu and assign a username and a temporary password to the authorized payer (AP): QuikPAY generates an email message to the AP. The message contains the AP’s username and the URL, to access QuikPAY.

Note: The AP must contact the student to retrieve the temporary password. Upon logging in for the first time, the AP will be prompted to create a new password.

Authorized Payers (APs) can be assigned two different levels of access:

- Details Only—The Authorized Payer is able to view the payment plan history (He/she is not able to make changes and does not receive notifications).
- Details and Email—The Authorized Payer is able to view the payment plan history and receives all email notifications (He/she cannot make any changes).
Access for an AP can also be revoked by the plan owner by following the steps similar to “Add an authorized payer” (except the AP must be revoked/removed). Nelnet will also handle the necessary changes for the plan owner if the plan owner contacts the Call Center, and can be properly authenticated as plan owner).

Login/Access/Password Reset:

**Q.** How do I login to QuikPAY?

**A.** Login as follows:

**Students:**

(a.) Login to CUNYfirst (please refer to Page 2, Column 1);
(b.) Navigate to QuikPAY;
(c.) Follow-through the prompts to login to QuikPAY;
(d.) To grant access to an authorized payer, select Payment Plan from the left hand menu;
(e.) Choose View Details. At the top of the page, there is an option to Manage Authorized Payer Access.

**Authorized Payers:**

(a.) Use the URL provided in the email notification from QuikPAY along with the username and temporary password provided to you by the student;
(b.) Follow-through the prompts to create a new password. Passwords must be at least 8 characters (2 of the 8 characters must be letters, and 2 must be digits; special characters are not acceptable);
(c.) Take note of login information for future reference.

**Q.** How do I allow an authorized payer access to view the details of my plan?

**A.** Only a student can create a an authorized payer (AP), however when the task is done, the payment plan owner (student or AP) can grant other APs access to “View” details of the plan.

**Q.** How do I reset my password?

**A.** Reset as follows:

**Students:**

(a.) Your password serves as part of your CUNYfirst security access and thus your QuikPAY account. Update your CUNYfirst password using CUNYfirst policy.

(b.) To reset an authorized payer’s password, click Manage My Authorized Payer Profile (in QuikPAY) and follow the prompts to reset the authorized payer’s password to a temporary password, as necessary.

**Authorized Payers:**

(a.) Click Forgot Password from the QuikPAY login URL (You will receive from QuikPAY, a message at the email address associated with your QuikPAY profile).
(b.) The message that you receive from QuikPAY will contain directions to set-up a new password (Follow through the directions as necessary).

**Q.** Is it possible to revoke access previously granted to an authorized payer?

**A.** Yes, a student can revoke previously granted authorized payer access as necessary.

**Forms of Payment:**

**Q.** What are the acceptable forms of payment?

**A.** QuikPAY accepts eChecks, Debit cards, and/or Credit cards (Visa, MasterCard, Discover and American Express are acceptable card types) for automatic payment plan installments as well as an enrollment fees. The enrollment fee is higher when using credit or debit cards.

**Q.** Since both Debit Cards and eChecks are associated with e.g., a bank account and transactions will be debited automatically, why is a higher fee charged to Debit Cards?

**A.** Debit and Credit Card payments are processed by Credit Card providers who charge CUNY processing fees (These CUNY processing fees do not apply to eChecks since eChecks are processed by the payer’s financial institution). If you are planning to use your bank account for your automatic payments (to save on the additional enrollment fees) you will need to include your routing and account numbers.
Payment Profiles:

Q. What is a payment profile?
A. A QuikPAY payment profile is a record that contains payer’s name, email address, and other pertinent information (e.g., method of payment: eCheck or credit card) that is used to satisfy the automatic installment payments.

Note: A payment profile must always contain valid information, therefore, changes to profiles must be successfully handled and processed at least the day before the automatic scheduled payment due date, and prior to 6:45p.m.(EST).

Q. How do I create/edit a QuikPAY payment profile?
A. Only a payment plan owner/student can create/edit a payment profile. (Authorized payers can add/edit a Payment Type within his/her profile).
(a.) Login to QuikPAY (refer to the top of page 3, Col. 1);
(b.) Select Payment Profiles and follow through the prompts appropriately, to complete the task.

Q. How do I update my payment profile in QuikPAY, if, e.g., my bank account information changes?
A. In QuikPAY, an Authorized Payer or student can create and link the new payment profile to his/her payment plan (Refer to the above answer to “How do I create/edit a QuikPAY profile”).

Q. Is it possible for me to change my payment profile from an eCheck to a credit card?
A. The Payment Type is designated when you enroll in the payment plan; therefore, you may only change the payment profile from an eCheck to another eCheck or a credit card to another credit/debit card, based upon the payment plan in which you are enrolled.

Installment Payments:

Q. What does it mean to have an “active” payment plan?
A. A payment plan becomes “active” following the receipt of the first installment or down-payment, and a successful enrollment fee.

Q. What happens if a payment fails?
A. Following a failed attempt to process an automatic payment, the QuikPAY system automatically attempts to repeat the payment process to ensure the payment transaction is satisfied (Usually approximately 10 days after the failed payment). In the event the payment fails after a repeated attempt, the payer will receive an email notification and should immediately contact the Bursar’s Office or NBS for help.

Note: Payment agreements may be terminated for repeated failed payment attempts.

Q. Will a penalty occur for any failed payment attempts?
A. Yes, Nelnet Business Solutions, Inc. (NBS) will assess a $30 fee for any eCheck payment returned for Insufficient Funds as well as for any automatic scheduled card payment that is declined.

Note: The fee will be automatically processed against the payment profile associated with the payment plan agreement, five days after the date that the payment is returned.

Q. Will I, as payer receive a notice prior to each installment payment or assessed fee?
A. You will receive an alert email message five days prior to the date a transaction relative to the payment plan takes place. Automatic Installment payments will be processed on the 5th day of each month.

If a payment due date falls on a weekend, it will be scheduled for processing on the next business day.

Note: Please refer to your payment plan installment schedule for specific dates on which your automatic payments will occur.

Other:

Q. When necessary, how will QuikPAY communicate with me regarding installation payments?
A. An email message will be sent to the payer’s primary email address noted on the payer’s profile. Within QuikPAY, a secondary email address, e.g., your personal email address can be added to your (payer’s) profile to facilitate additional communication, such as:
(a.) Automatic Installment Payment Scheduled/Pending;
(b.) Payment Plan Enrollment confirmations;
(c.) User Preferences notification whenever any modifications are initiated;
(d.) Updated User Profile (e.g., addition, deletion, etc.);
(e.) Notification when a new Payment Profile is created or linked to the payment plan.

Click the following How To Video link to view NBS’ Payment Plans “http://cisweb.cuny.edu/cunyfirst/videos/training-simulations/enroll-nelnet/Nelnet_Training_Video_WMV.wmv

Nelnet Business Solutions, Inc. (NBS) can be contacted 24/7 at:
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