

FREQUENTLY ASKED QUESTIONS

1. Does PC offer a monthly payment plan?

Yes. Students and their families may pay in monthly installments by participating in the **Tuition Payment Plan** administered by **Educational Computer Systems, Inc. (ECSI)**. The enrollment fee is \$45 for annual plans and \$35 for semester plans. Students that expect to **graduate in December** and students that **study abroad** one semester may enroll in the **semester plan option**. Additional information on the **Tuition Payment Plan** may be found on-line at the following web site.

Web site: www.ecsi.net

Choose "Are you a student?", "Apply for Monthly Tuition Payment Plan", and "Presbyterian College". A user friendly on-line application is available. If you prefer to complete and send in a paper application you may print one from the web site. If you are a financial aid recipient you will need a copy of your financial aid award letter to complete that section.

If you receive a change in financial aid or your personal financial situation after establishing your contract you should contact ECSI to make changes accordingly. The toll free number is **888-549-3274**. Live customer service is available during normal business hours. If you need assistance in determining the amount of your ECSI contract you may contact Ms. Suber-Kinard, PC Student Collections Office, 800-476-7272, Ext. 8209.

2. May I pay tuition and fees by credit card?

The College does **not** accept credit cards for payment of tuition, fees, room, and board for **fall** and **spring** semesters. A credit card program is offered through **Educational Computer Systems, Inc. (ECSI)**. ECSI will accept **MasterCard, Visa, and Discover**. **A processing fee of 3.95% of the total payment plus \$1.00 per transaction is required to be paid by the cardholder.**

MasterCard, Visa, and Discover are accepted at PC for payment of Escrow Deposit, Advance Deposit, Maymester, and summer session fees.

3. How do I purchase books?

Students should come prepared to purchase books and supplies as needed at **The Depot** (the College bookstore) located in downtown Clinton and operated by Sodexo. **DO NOT INCLUDE BOOK MONEY WITH THE TUITION PAYMENT THAT IS MAILED TO THE CASHIER.** The College recommends that you bring a **minimum of \$570.00 per semester** for this purpose. The bookstore accepts **cash, checks and the following credit cards – Visa, MasterCard, Discover and American Express**. To contact the Depot you may call 864-938-6329.

4. If I have private scholarships that are not reflected on the billing invoice what should I do?

You should **deduct** the appropriate amount of the scholarship from the **Total Due** amount. Usually, the private scholarship check is divided between the semesters **unless** the donor notifies PC to apply the total amount to a specific semester. Students should immediately forward the private scholarship check or the letter concerning the scholarship to the **Financial Aid Office**. If the private scholarship creates an **excess credit** for the **fall semester** and you have a **loan** you may wish to **reduce** the loan amount for the **spring semester**.

5. If I have applied for loans that are not reflected on the billing invoice what should I do?

You should **deduct** half of the loan amount from the **Total Due** amount for which you received an **approval** through the loan company. Loans offered on the **financial aid award letter** should **not** be deducted **unless** you have **completed applications for the loans**. If you have **excess credit** created by a loan for the **fall semester**, you may wish to **reduce the loan amount** you are borrowing for the **spring semester**.

6. If I prefer to make my payment in person what should I do?

You may bring the payment to the **Cashier Window** located in **Smith Administration**. If the Cashier is not available, you may place your payment in an envelope provided at the window. Please complete the information and place the envelope in the **drop box slot**. The cashier will send a receipt to your campus mailbox the next business day.

7. If my billing invoice does not include all of the financial aid listed on my award letter will I receive a corrected billing invoice?

No. An **estimated** billing invoice based on full time hours (12 or more credit hours) will be sent approximately one month prior to the due date for each semester. It will include all financial aid information available at the time the invoices are prepared. There will be **only one estimated** invoice per semester.

After the finalization of financial aid at the beginning of each semester a billing invoice of **actual** charges will be prepared. These billing invoices will be sent to **all** students (monthly installment participants, accounts with zero balance, etc.) to provide information on all transactions on each student's account and to serve as a receipt of payment.

Thereafter, billing invoices will be sent **monthly** on all accounts with outstanding balances only. Exception: ECSI monthly payment plan participants will receive their monthly statements from Educational Computer Systems, Inc. During the last month of each semester prior to the end of the installment payment period a billing invoice will be sent from the College to keep ECSI participants abreast of balances, which will not be fulfilled by the ECSI contract.

8. May I wait to receive a billing invoice of actual charges before paying?

No. The Tuition and Fees Payment Policy requires that students have paid or made arrangements for paying estimated tuition and fees by the due date each semester: fall semester – August 15 and spring semester – December 15. Payment arrangements may consist of financial aid including grants, scholarships, and loans; ECSI monthly installment plans: or a combination of both. **Students who do not pay** by the respective due date or make arrangements **will not be allowed** to matriculate.

9. When can I receive a refund of credit on my account?

General refunds (credits from overpayment, excess loan money and/or private scholarships) will be disbursed each semester after the finalization of financial aid and registration. Refund checks are mailed to the home address of the student.

10. If I prefer to leave the credit on my account, what should I do?

Complete and sign the “**Carry Forward Credit Form**” found under **Quick Links** on the Office of Student Collections web page at www.presby.edu/stuacct. Please submit the form to the Office of Student Collections in the Smith Administration building.

11. If I want to change or add another address, what form should I use?

Complete and sign the “**Student Address Change Form**” under **Quick Links** on the Office of Student Collections web page at www.presby.edu/stuacct. Please submit the form to the Registrar's office located in the Smith Administration building.