



# AUTOMATIC PAYMENT PLAN

*An easier way to pay for college.*

- *Affordable*
- *Convenient*
- *Interest-Free*

## Advantages

- Easy online enrollment
- Monthly payment plan
- Flexible payment options
- No interest

## Payment Methods

- Automatic bank payment (ACH)
- Credit card/debit card

*Payments are processed on the 5th of each month and will continue through the term of the agreement.*

## Cost to Participate

- \$25 enrollment fee per semester (ACH & credit card)
- \$2 enrollment fee for an immediate full payment
- \$25 returned payment fee if a payment is returned

## Simple Steps to Enroll in the Payment Plan

- Go to [www.howardcc.edu/Students/Dates and Deadlines/FACTS](http://www.howardcc.edu/Students/Dates and Deadlines/FACTS) payment plan and find the link at the bottom of the page
- Or go to [www.hccexpress.net](http://www.hccexpress.net) and click on HCC Express to find the link on the page
- To apply, use your seven-digit student ID and birth date, including slashes, as user ID and password



**HOWARD**  
COMMUNITY COLLEGE

*You Can Get There From Here.*

**10901 Little Patuxent Parkway • Columbia, MD 21044**  
**410.772.4077 • [www.howardcc.edu](http://www.howardcc.edu)**

## Target Dates To Enroll By

**Fall 2009** *e-Cashier available on April 15, 2009.*

*Full payments may be made on e-Cashier through September 20, 2009.*

Last day to enroll online	Required down payment	Number of payments	Months of payments
May 22	none	6	June–Nov
June 21	none	5	July–Nov
July 23	none	4	Aug–Nov
Aug 22	25%	3	Sept–Nov
Sept 22	25%	2	Oct & Nov

**Spring 2010** *e-Cashier available on November 1, 2009.*

*Full payments may be made on e-Cashier through February 20, 2010.*

Last day to enroll online	Required down payment	Number of payments	Months of payments
Nov 21	none	5	Dec–Apr
Dec 19	none	4	Jan–Apr
Jan 23	25%	3	Feb–Apr
Feb 20	25%	2	Mar & Apr

**NOTE:** All down and full payments are processed immediately!

## e-Cashier Availability

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

Please do not assume your balance will automatically be adjusted if you make a direct payment to the college, receive financial aid, or make changes to your schedule. You should review your agreement balance online through My FACTS Account and email the Howard Community College Finance Office at [facts@howardcc.edu](mailto:facts@howardcc.edu) to request the change at least 5 days prior to payment due date.

**n e l n e t**<sup>®</sup>

BUSINESS SOLUTIONS

formerly FACTS Management Co.

**For additional help,  
please call us at  
800.609.8056.**

Customer service representatives are available  
Monday through Thursday, 7:30 am to 7:00 pm (CST),  
and Friday, 7:30 am to 5:00 pm.