

**FALL 2009 FINANCIAL AID DEFERMENT OPTION
THROUGH THE NBS/FACTS DEFERMENT PAYMENT PLAN
(Available from 7/27/09 thru 9/18/09)**

You have a responsibility to pay for the classes for which you are registered by the Fall 2009 payment deadline of **Friday, August 7, 2009 at 4:30 p.m.** If you have submitted your FASFA (Free Application for Federal Student Aid) and released your FAFSA to Purdue Calumet for the 2009-10 aid year, but your awards are not yet finalized, you can choose to do one of the following in order to guarantee your course registration for Fall 2009.

1. Pay your bill in full via cash, check or credit card for Fall 2009 and receive a partial or full refund once your financial aid has been processed, based on your financial aid eligibility.
2. Apply for a financial aid deferment by enrolling in an NBS/FACTS Deferment Payment Plan.
 - a. This financial aid deferment:
 - i. Represents a commitment on your part to pay for the classes for which you are registered.
 - ii. Guarantees your enrollment (saves your classes).
 - iii. Extends the time you may need to complete your financial aid file and pay for the outstanding balance on your account, if any.
 - iv. Allows time for your financial aid application (FAFSA) to be processed.

Steps to Completing a Financial Aid Deferment

[Tutorial for Completing Financial Aid Deferrment Online](#)

Step 1: To be eligible for a Financial Aid Deferment all the following must be true

- FAFSA on file
- No holds on your record
- No refunds owed to Purdue Calumet
- No loan defaults
- Meeting Satisfactory Academic Progress requirements
- In a financial aid eligible major
- Financial Aid file complete

Step 2: Enroll in the NBS/FACTS Deferment Payment Plan

1. Designate the guaranteed payment method
 - a. Checking or savings account
 - i. Provide account and routing number
 - b. Credit Card
 - i. Provide a credit card number and expiration date

Next Steps

Continue to work with the Office of Financial Aid and Student Accounts to complete your financial aid file so that your financial aid eligibility can be determined.

Important Deadlines

1. September 25, 2009: Payment in full of your bill for Fall 2009 must be received either through financial aid and/or personal payment
 - a. If payment in full is made by September 25, 2009 the following action will occur:
 - i. Your NBS/FACTS Deferment Payment Plan will automatically be terminated
 1. No enrollment fee will be assessed
 2. No automatic withdrawals or charges will occur
 - ii. If your account balance is \$100 or less, your NBS/FACTS plan will not be activated. Payment should be made directly to Purdue University Calumet at <http://www.calumet.purdue.edu/finaid/payment.html>
 - b. If payment in full is NOT made by September 25, 2009 the following action will occur:
 - i. A \$25 non-refundable NBS/FACTS Deferment Payment Plan enrollment fee will automatically be processed against your checking, savings, or credit card based on the account you chose to use when enrolling in the NBS/FACTS Deferment Payment Plan.
 - ii. Three (3) equal **automatic** withdrawals will be withdrawn or charged from the account you have designated on the following dates:
 1. October 5, 2009
 2. November 5, 2009
 3. December 5, 2009

Your classes will not be held (saved) until you successfully enroll in the NBS/FACTS Deferment Payment Plan!

Fall 2009 Payment Deadline: Friday, August 7, 2009 - 4:30 p.m.

Payment in full or payment arrangements such as a Financial Aid Deferment must be completed prior to 4:30 p.m. on Friday, August 7, 2009 in order for your classes to be held (saved). Classes not held (saved) may be cancelled at 4:30 p.m. on Friday, August 7, 2009.