



Hackensack  
Meridian *Health*  
JFK Medical Center

Muhlenberg Harold B. and Dorothy A. Snyder  
Schools of Nursing and Medical Imaging

## Payment Plan Frequently Asked Questions & Instructions

### **What if I am receiving Financial Aid?**

Students receiving financial aid are still eligible for the student installment payment plan. The total amount of financial aid that had been approved by the Office of Financial Aid is deducted before the amount of your payment is determined. The first installment cannot be paid by your financial aid.

If the amount of financial aid for the semester exceeds the amount which is owed on your account, a refund will be issued. For more information about financial aid, please see the Student Handbook, or contact the Financial Aid Office.

### **What if I drop a class or withdraw from school?**

If you drop or withdraw during the refund period (end of first week of class), you may receive a refund. If you withdraw after the refund period ends, you are still obligated to make the second and third installments. Since no refund is due, your outstanding balance must be paid as agreed.

### **What if I miss a payment or make a late payment?**

It is your responsibility to know when payments are due and to pay them on time. If payment is not received by the due date, you will be assessed a \$50.00 late fee. In addition, A **HOLD** will be placed on your account that will prevent adding or dropping classes in addition to obtaining an official school transcript. (Your registration will not be canceled nor will any classes be dropped.) Note late fees and penalties must be paid first before any payment will be applied to the outstanding balance.

### **What if I default on my payments?**

The balance due on your student account will become payable at once and will prevent you from further participation in the plan. An administrative **HOLD** will remain on your account and the school may withhold further services. Should you register in a subsequent semester you may be **administratively Withdrawn (Non-Payment Deregistration)** and any refund due to you will be applied to the outstanding balance of this plan. Delinquent balances will be reported to a collection agency and/or credit bureau(s) and if you fail to repay the plan as agreed, legal action could be taken against you. In addition, you will be required to pay any costs incurred in the collection process of this plan including, late charges, collections, and litigations costs.

### **What if I register and do not pay or attend class?**

When you register you are agreeing to purchase a seat in each class you select and are responsible for payment of the tuition and fee charges. Should you choose not to begin the classes for which you have registered, **you must officially drop those classes according to the published deadlines at either school registered for: Muhlenberg, or UCC to avoid being charged. Failure to attend a class does not constitute an official drop and you will be held responsible for the associated charges.**

## **TERMS AND CONDITIONS:**

Students must be registered and all current balances and prior term balances must be paid in full at the time of application.

There is a non-refundable processing fee due upon signing and accepting the payment plan.

Payments may be made via the schools' website ([www.jfkmuhlenbergschools.org](http://www.jfkmuhlenbergschools.org)) using credit card or debit card (Visa, MasterCard or Discover Card) with 2% convenience fee or in person using money order or certified check. Please add the 2% fee to your payment.

Applications will be processed according to the enrollment period in which they are received. We reserve the right to assign a plan if an application is received outside the enrollment period for the plan indicated.

JFK Muhlenberg Snyder Schools reserves the right to calculate installments based on account balances at the time of enrollment. Initial installment amounts will be listed in the confirmations of enrollment with student.

It is the student's responsibility to monitor their account and installment amounts. Low installment payments are subject to a \$50.00 late fee.

Students who fail to make payment by the date(s) specified on the promissory note will be subject to late fees. Once a late fee has been added to an account the student will not be eligible to participate in the Plan in future semesters. A \$50.00 late fee is assessed for each late or low payment.

Accounts missing two or more payments will be canceled from the plan and full payment becomes due immediately.

Any additional account balance remaining after the final payment due date becomes due immediately.

By submitting the application you are agreeing to the above Terms and Conditions.

### **Plan Restrictions**

JFK Muhlenberg Schools reserves the right to impose the following penalties for students who do not follow the Plan:

- Cancel a student's term schedule.
- Cancel the student's payment plan and require immediate payment for the student's total financial obligation.
- Prohibit registration and/or prohibit the receipt and transmission of grades/ transcripts until the students financial obligation is paid.
- Reject any future Plan Applications submitted while a students account has a restriction indicating the student did not follow a previous Plan as written
- Charge the student penalty fees for unpaid balance.
- Refer the students account to a collection agency and or take legal action with the understanding that all expenses and penalties incurred will be paid by the student.