Paying for the rising costs of a college education is a concern for nearly every student and family. The fact is, few of us have the resources to simply write a check for the full cost of tuition each semester. So how are you meeting your costs? What's your plan? Do you have one?

Having a solid plan for covering the cost of college is an important step toward graduation. Monroe County Community College is pleased to enlist the services of FACTS to make the process easier for you.

This brochure outlines payment solutions brought to you by FACTS Management Company, the leading tuition payment plan provider in the industry. Working together, Monroe County Community College and FACTS will provide you with sensible strategies for covering the rising costs of college.

To help you meet your educational expenses, Monroe County Community College is proud to offer FACTS as a convenient budget plan. This is not a loan program. You have no debt, there are no interest or finance charges assessed, and there is no credit check. The cost to budget your interest-free monthly payment plan is a $30.00 per semester nonrefundable enrollment fee. You may budget your tuition and fees in the following ways:

A. Automatic Bank Payment (ACH)—ACH payments are those payments you have authorized FACTS to process directly with your financial institution. It is simply a bank-to-bank transfer of funds that you have preapproved for your expenses at Monroe County Community College. Payments may be made from either your checking or savings account. Payments are processed on the 5th of each month and will continue until the balance is paid in full.

B. Credit Card Option—Paying with your credit card gives you the option of taking advantage of any bonus programs that may be offered by your credit card company. Your monthly payment will be automatically charged to the credit card you designate. Payments will be charged on the 5th of each month until the balance is paid in full.

Enroll in the FACTS Payment Plan online at www.monroecc.edu and follow the instructions. Be sure to have the following information:

- Seven-digit student ID as assigned by Monroe County Community College.
- The name, address, and e-mail address of the person responsible for making the payments.
- To protect your privacy, you will need to create your own unique FACTS Access Code. Please be sure it is something you can easily remember.
- Account information for the person responsible for payment.
- If paying by automatic bank payments, you will need the bank name, telephone number, account number, and the bank routing number. Most of this information is located on your check.
- If paying by credit card, you will need the credit card number and expiration date.

Enrolling online
Connect to the www.monroecc.edu
through the Final Register button. An immediate e-mail will be sent to you confirming enrollment through e-Cashier.

Down and Full Payment Options
Down or full payments are deducted immediately from the account provided on the agreement. If the payment fails for any reason, the agreement is terminated and notification is sent to the person responsible for payment. A $2.00 nonrefundable FACTS Enrollment Fee will be assessed for full payments.

FACTS Program Enrollment Deadlines

**SPRING 2006**
Enrollment on e-Cashier is available beginning March 24, 2006.

Last Day to Submit Online | Required Down Payment | Number of Months of Payments | Months of Payments
-----------------------------|----------------------|-----------------------------|-----------------------------
Mar 31 | none | 3 | Apr–June
Apr 20 | 25% | 2 | May & June
May 8 | 40% | 1 | June only

Full payments may be made on e-Cashier through May 8, 2006.

**SUMMER 2006**
Enrollment on e-Cashier is available beginning March 24, 2006.

Last Day to Submit Online | Required Down Payment | Number of Months of Payments | Months of Payments
-----------------------------|----------------------|-----------------------------|-----------------------------
May 2 | none | 3 | May–July
May 20 | 25% | 2 | June & July
June 21 | 40% | 1 | July only

Full payments may be made on e-Cashier through June 21, 2006.

**FALL 2006**
Enrollment on e-Cashier is available beginning April 1, 2006.

Last Day to Submit Online | Required Down Payment | Number of Months of Payments | Months of Payments
-----------------------------|----------------------|-----------------------------|-----------------------------
June 29 | none | 5 | July–Nov
July 20 | none | 4 | Aug–Nov
Aug 15 | 25% | 3 | Sept–Nov
Aug 30 | 40% | 2 | Oct & Nov

Full payments may be made on e-Cashier through August 15, 2006.

Please note, it may take up to 10 days for payments to be posted to your student account.

E-CASHIER AVAILABILITY
Availability of e-Cashier is determined by Monroe County Community College. Please be aware Monroe County Community College may elect to not have e-Cashier available during specific times and dates during registration.

Please do not assume your balance will automatically be adjusted if financial aid is received or a class is dropped or added. You should review your agreement balance online through My FACTS Account or call the Monroe County Community College Accounts Receivable Office at (734) 384-4310 to confirm the change.
Frequently Asked Questions About FACTS

1. When and what time will the funds be withdrawn from my bank account?
   FACTS specifies the date each payment will occur, but it is your financial institution that determines the time of day the payment is debited. FACTS recommends you check with your financial institution to determine how far in advance funds should be deposited into your account to ensure the automatic payment clears. If a payment date falls on a weekend or banking holiday, the payment will be attempted the following business day.

2. How will I be notified of my payment information?
   Once your agreement is posted to the FACTS system, you will receive a confirmation notification of your payment amount by e-mail or letter. Payments will be processed until the total balance is paid in full. The notification has important information you must have to log on to My FACTS Account. The notification also serves as a reminder that a $30.00 per semester nonrefundable enrollment fee will be processed from the account indicated on the agreement.

3. Can I pay by phone with FACTS?
   In accordance with the Terms & Conditions of your FACTS agreement, payments are processed electronically. FACTS does not accept payments by phone.

4. What is the FACTS Access Code?
   To help protect your privacy, FACTS asks the person responsible for the payments to create an access code. If you should call into FACTS inquiring about your FACTS agreement or inquire online through My FACTS Account, you will be required to verify your FACTS Access Code. If you do not create an access code on your FACTS agreement, one will be randomly assigned to you. Your FACTS Access Code will be identified on your FACTS Confirmation Notification. Please remember to keep a copy of your confirmation notification.

INFORMATION ON RETURNED PAYMENTS

Should an automatic bank payment or credit card payment be returned, a $25.00 FACTS Returned Payment Fee will be automatically assessed to your account. You will be notified by FACTS of the returned payment via mail or e-mail.

IMPORTANT! Call FACTS at (800) 609-8056 to make any changes to your address, phone, or banking information. If you have questions regarding your FACTS agreement, please contact FACTS directly or view your agreement online through My FACTS Account. To access My FACTS Account, follow the instructions located on the FACTS Confirmation Notification or e-mail. If you have questions regarding your financial aid award or tuition balance, please call the Monroe County Community College Accounts Receivable Office at (734) 384-4310.