GUIDE TO

PAYMENT PLANS &
DEFERMENTS
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General Information:
- The balance due for the term must be at least $150.00.
- A non-refundable setup fee of $25.00 is due at the time of enrolling in the payment plan.
- Students will not be purged from their classes as long as the installment(s) are paid by the due date(s).
- Only tuition and fee charges billed by the Student Accounts Department for the term specified will be included in the payment plan. Charges for parking citations, books, library fines, etc. will not be included. No prior balances from other terms can be included.
- A $25.00 late fee will be applied to the student’s account each time a payment is not received by the due date.
- Students whose account is not paid in full or in good standing on a Tuition Payment Plan may have a financial hold placed against their grades, transcripts, registration and graduation.
- If financial aid, student loans, or third-party payments are applied to the account after enrolling in the plan, the installment amounts will be adjusted.
- If the amount of your actual charges exceeds the total installment payments, you will need to pay the difference in a lump sum directly to the college by the last installment payment due date.
- If you withdraw from the college or change your course load, and the amount of your installment payments exceeds the amount you owe, you will receive a refund.
- Reminder emails are system generated and before taking any action please review your student account activity to determine if the information in the reminder email is valid.
- Previous balances cannot be included on the payment plan and must be paid prior to enrolling in the payment plan.

Deferment Information:
Students that have completed the Free Application for Student Aid (FAFSA) and the information have been received at HGTC’s Financial Aid Department may be eligible to enroll in a deferred payment plan. To be eligible for a deferred payment plan, the following conditions must be met by the student:

- Must be admitted and enrolled in courses
- Cannot be on academic suspension
- Cannot be on financial aid suspension
- Must have completed the FAFSA application
- Must have submitted all requested documentation to the HGTC financial aid department
- Cannot have a previous balance due to HGTC
- Cannot be enrolled in another payment plan
- A non-refundable setup fee of $25.00 is due at the time of enrolling in the payment plan.
1. After logging into WaveNet, you will click the “my Student” tab at the top of the page.

2. Under the Payment Plan channel on the right side of the page, select the green “my Payment Plans” link. A new window will open entitled “Student Account Center”.

3. After reaching the Student Account Center, you will select the “Payment Plans” tab at the top of the screen. You will then select the “Enroll Now” link to enroll in the payment plan.

4. Select the term for the payment plan. A payment plan option will appear, if available. Choose a payment plan from the options that are displayed and click the “Select” link. Details about the selected payment plan will appear and you may continue if you agree to the terms.
5. The budget worksheet will appear indicating how much will have to be paid if the plan is chosen. To review the payment plan amounts and due dates, select Display Schedule. The down payment amount is calculated by the system and the amount that is due now as well as the future installments will be viewable.

![Image of budget worksheet]

6. **NOTE:** Please review and understand the question at the bottom of the page: “Would you like to set up payments to be made automatically on the dates shown above?” If you select “yes” or leave blank, the payment will automatically be debited from your selected payment method.

![Image of automatic payment setup]

**NOTE:** Answering yes or leaving blank will cause automatic withdrawals on the due date(s).
7. If you agree to the schedule and have answered the question regarding the Automatic Payments, select Continue.

8. The payment method page will appear. You may choose to make the payment with checking/savings account or with a debit/credit card. MasterCard, Visa, and Discover credit/debit cards are accepted. Select the payment method and Continue.

9. The following pages will allow you to enter the payment information and agree to the terms of the payment plan. Please print the agreement for your records. **For the payment plan to be effective, you must also select “I agree” and click “Continue”.** A confirmation email will also be sent to your email address.