

PCA - FACTS Tuition Management - FAQs

Payment Plans

1. What are my options for payment plans?

You can choose to pay on the following schedules:

- Annual - one-time payment on April 5th or date of registration, whichever is later
- Semi-annual - twice a year, due on April 5th and October 5th, or date of registration, whichever is later. A non-refundable 3% handling charge is added for this payment method.
- Monthly - scheduled monthly payments on the 5th or 20th (or both), starting in April. A non-refundable 5% handling charge is added to the total tuition for this payment method.

2. What are my options for payment methods?

There are two options for payment:

- Automatic bank draft (ACH) - ACH payments are those payments you have authorized FACTS to process directly from your financial institution electronically. It is simply a bank-to-bank transfer of funds that you have preapproved for your PCA expenses. Payments may be made from either your checking or savings account.
- Credit Card - Paying with your credit card gives you the option of taking advantage of various bonus programs offered by your credit card company. Your monthly payment will be automatically charged to the credit card you designate.

FACTS Enrollment Fee

1. What is the difference between the "enrollment fee", the "registration fee" and the "down payment"?

The "enrollment fee" or "payment plan fee" is the annual FACTS fee for enrolling in the FACTS tuition management service. The "registration fee" is sometimes referred to as a "down payment" in FACTS and refers to the annual fee paid to PCA for registering your student in Pantego Christian Academy.

2. Can I pay my annual/semi-annual tuition directly to PCA and avoid the FACTS tuition management enrollment fee?

Payments will only be accepted through FACTS. Some of the benefits of using the FACTS tuition management service include:

- The FACTS service will enable us to utilize one method of accounting for all tuition and incidental billings.
- FACTS gives you the additional option of payment by credit card.
- Even though you may pay your tuition annually or semi-annually, incidental charges (like AIM, dance team, yearbooks, etc.) occur throughout the year. FACTS gives you the convenience of paying for these expenses online by bank draft or credit card and allows you to easily track your student's expenses through online reporting tools.
- Scheduling your payments through FACTS will allow tuition to be instantly credited to your account and allows you up-to-date access to your account at any time.
- Since banks charge businesses for each deposit made, utilizing the FACTS tuition management service reduces banking costs to PCA.

3. Is the FACTS enrollment fee a monthly fee? Is the fee the same for all plans?

The FACTS enrollment fee is an **annual** fee of \$46 for the monthly payment plan and \$20 for the annual and semi-annual payment plans. This fee is **per family**, not per student.

4. If I am paying a fee for FACTS to manage my tuition account, why am I charged an additional PCA "handling" fee?

The PCA "handling fee" compensates PCA for the time value of money being paid out over the school year. The FACTS enrollment fee provides an online service to access and pay your tuition in several convenient forms.

Using FACTS Online

1. How can I see my payments and when they are due?

Go to the school website www.pantego.com, click on the FACTS icon and click on "Make a Payment or Review Your Existing Account".

2. What if I forget my password or need help logging in?

Call FACTS customer service at 866-441-4637.

3. What do I do if I need to change my banking information on my FACTS account?

For your security, no one at the school has that information. Call FACTS customer service at 866-441-4637.

Incidental Billing and AutoPay

1. What is "Incidental Billing"?

In addition to tuition payments, you can expect to receive Incidental Bills from time to time throughout the school year. These are charges that will need to be paid in full at the time the invoice is received, as they will not be automatically deducted from your bank.

2. Once I receive an Incidental Bill, what do I do?

Once you have received notification of an incidental bill, you will be able to simply log-in to your FACTS account online and make the one-time payment by the due date or setup AutoPay.

3. What is AutoPay?

AutoPay is a feature which will allow FACTS to automatically process incidental charges from your bank account, relieving you of the responsibility of manually making the payment for each incidental charge.

4. How do I enroll in AutoPay?

You can enroll in the AutoPay option through your online FACTS account. Click on the "Make a Payment" button and select the "Enroll in Invoice Auto Pay Option".

5. Will I be notified when an incidental charge has been added?

When enrolled in AutoPay, you will still receive notice from FACTS that a new incidental charge has been assessed. Also, you'll be able to log-in to your FACTS online account at any time to view the charge itself. However, AutoPay will automatically process the incidental charge from a bank account of your choosing on the day that it is due.

For example: you receive a charge on November 1st for an Athletic Fee in the amount of \$65. Because the due date for this particular charge is November 16th, you can log-in to your FACTS account and make the payment at any time within that period or simply enroll in AutoPay, in which case the payment will be processed in full on the 16th of the month. You will continue receiving notices as new incidental charges are billed, but will no longer need to make the payments manually – they will be processed automatically on the due date.

6. Can I cancel AutoPay?

You are able to drop out of the AutoPay option at any time.

Other

1. What is the biblical basis for the decision to use FACTS?

Scripture instructs us to be faithful in stewardship and in the way in which we handle our finances. FACTS helps us to do this by reducing our overhead costs.

2. What happens if I am transferred out of the area before the end of the school year, or my financial circumstances change and I am forced to withdraw my student from school?

Contact the PCA business office. We can make changes in your account with as little as five days notice. We, and you, have the ability to communicate with FACTS and we will continue to be reasonable and responsive as circumstances change in the lives of our school families.

3. Since I am very uncomfortable giving my primary checking account information to third parties, how can I avoid doing this?

You can set up a separate account at your bank or financial institution and transfer into this account only the funds necessary for the withdrawals by FACTS in the amount and timing of your choice.

4. Who do I contact for help?

For questions concerning your account contact FACTS customer service at 1-866-441-4637. FACTS has customer service representatives dedicated solely to assisting PCA families.

For questions concerning tuition and other related charges, contact the Registrar, Nancy Palavicini, at 817-460-3315 ext. 1204 or by email at nancyp@pantego.com.