

# ARRANGING YOUR WILDCAT PAY PLAN

## About Wildcat Pay Plan

- Enroll in a four-, five- or six-month **Wildcat Pay Plan** per semester.
- View charges, credits and financial aid in real time.
- Set up automatic payments using an electronic check credit or debit cards, or by ACH from a checking or savings account.
- Receive email and text message notification as your plan adjusts to activity on your account.
- Students can assign an “Authorized User(s)” to have access to view account activity, eBills, and to make payments using a separate username and password. Click the “Authorized User” tab in the **Wildcat Pay Portal** and follow the steps.

## Payment plan options

Late fees will not be charged if payment is received in full by the stated eBill due date. Late fees equal to 1.242 percent will be charged on unpaid balances each month. If you are enrolled in a Wildcat Pay Plan and are current on all scheduled installments, late fees will not be charged.

	Enrollment Fee	First Installment Due	Last Installment Due	Plan Enrollment Expires
<b>FALL 6-month</b>	\$50	July 1	December 1	July 1
<b>FALL 5-month</b>	\$50	August 1	December 1	August 1
<b>FALL 4-MONTH</b>	\$50 plus 5% of account balance down payment	September 1	December 1	September 1
<b>SPRING 6-month</b>	\$50	January 1	June 1	January 1
<b>SPRING 5-month</b>	\$50 plus 5% of account balance down payment	February 1	June 1	February 1
<b>SPRING 4-month</b>	\$50 plus 5% of account balance down payment	February 1	June 1	February 1

## About Wildcat Pay Portal

- **View Statements** – Current and previous eBilling statements are available.
- **Make Payments** – You can make a single payment or enroll in an interest-free Wildcat Pay Plan.
  - Card users incur a separate, non-refundable convenience fee – 2.75 percent of the payment amount (\$3 minimum fee) – at the time of each credit or debit card payment for student accounts.
  - Non-refundable **convenience fees** will be processed by the Third Party processor (PayPath) and will appear as a separate charge on your credit card statement.



- eCheck (ACH) payments will continue to be processed in the Wildcat Pay Portal without a convenience fee. Check payments should be mailed to Abilene Christian University, ACU Box 29117, Abilene, Texas 79699-9117.
- If you would prefer to make a payment in person, Wildcat Central (located in McGlothlin Campus Center) will accept cash, personal checks, cashier's checks and money orders.
- Please do not send cash through the mail.
- **Provide Access to Authorized Users** – Students will follow the steps within the Wildcat Pay Portal once they click on the Authorized User tab. During this process they will designate access to authorized users of their choice. The authorized user will then choose a username and password to access the information within the Wildcat Pay Portal.
- **Enroll in a Wildcat Pay Plan** – This option allows you to spread your ACU charges over the course of a semester without interest. There is a \$50 enrollment fee per term and must be paid at the time of enrollment. Future charges and credits will automatically adjust your payment plan up to 15 days before your payment due date. Note: The Wildcat Pay Plans are not available for ACU Online Program students.
- **Create a eRefund profile** – Be sure to designate a bank account for direct deposit (ACH) in the Wildcat Pay Portal by entering your bank account info on the 'eRefunds' tab. If an account is not designated for direct deposit, a check will be mailed to your local mailing address (or permanent address, if no local address is specified). However, the fastest way to receive a refund is to designate a bank account for direct deposit.

## About credit refunds

If your student account has a credit balance, ACU will automatically refund the credit via direct deposit only to ACH payment methods saved as your eRefund account within the Wildcat Pay Portal. Prior to the 12th day of class each semester, ACU will begin a weekly process to automatically refund credit balances. Since the refund process is automated, there is no need for students to request refunds. View [Frequently Asked Questions](#).

## Release of information

The [Family Education Right and Privacy Act \(FERPA\)](#) generally prohibits information released from financial and educational records without a student's consent except in a limited number of circumstances. For more information about FERPA, please visit the [Registrar's website](#). If you have questions or problems, feel free to contact [Wildcat Central](#) at 888-588-6083.

Electronic bills (eBills) are available within the first week of each month. Students will receive an email notification in their ACU email account stating that their eBill is available in the Wildcat Pay Portal. Official notification regarding the eBill and other university business is sent to the ACU student email account. For incoming freshmen, the first bill will post during early June.

To reach [financial settlement](#) each semester, students must pay the net balance in full, enroll in a Wildcat Pay Plan for the entire net balance, or have an approved loan in place to cover the balance.

## How to set up a payment plan

1. Log into your Wildcat Pay Portal, using your myACU log-on information
2. Select "Payment Plans" at the top of the page
3. Indicate the plan in which you wish to participate:
  - 6-month payment plan (July 1 - Dec. 1)
  - 5-month payment plan with 5 percent down (Aug. 1 - Dec. 1)
  - 4-month payment plan with 5 percent down (Aug. 15 - Dec. 1)
4. Select "Display Schedule" to view the payment schedule for the chosen payment plan
5. Add a payment source

## How to make a single payment

1. Log into your Wildcat Pay Portal, using your myACU log-on information
2. Select "Make Payment" at the top of the page
3. From this screen, you have the following options:
  - Current account balance
  - Charges not included in plan
  - Pay by term (Fall 2018)
4. Select a payment date (MM/DD/YY)
5. Optional: Add a Memo