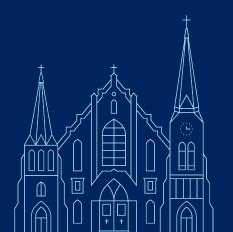
# Creighton University

Financial Account User Guide

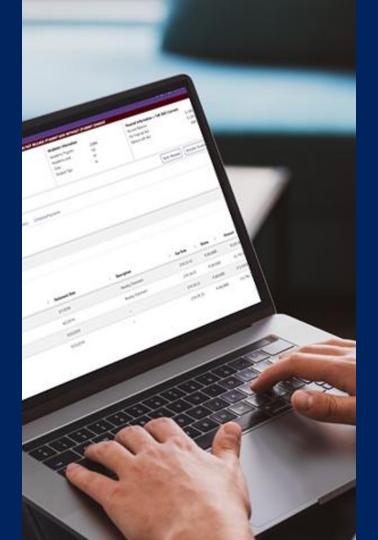
## Payment Overview

## Self-Serve Student Payment Portal

- The comprehensive payment portal allows you to view your financial information in a single screen, see charges related to your account and make online payments.
- Access campus bills and make payments online, anytime.
- Access automated statements, payments and more.



## Student Account Center Actions

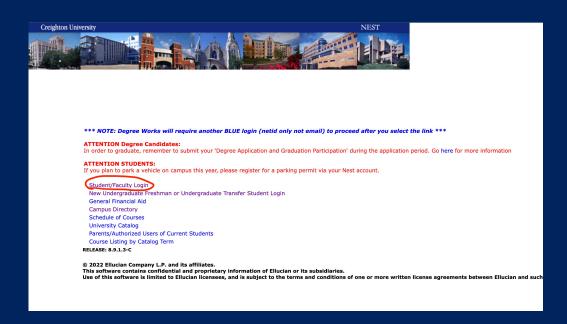


- Make payments and schedule future payments.
- Save payment methods.
- View account balance and payment history.
- Access tuition statements.
- Add an authorized user.
- Sign up for text alerts.
- Enroll in a payment plan.
- Sign up for direct deposit of refunds.
- Purchase GradGuard tuition insurance.



# Make a Payment (Student)

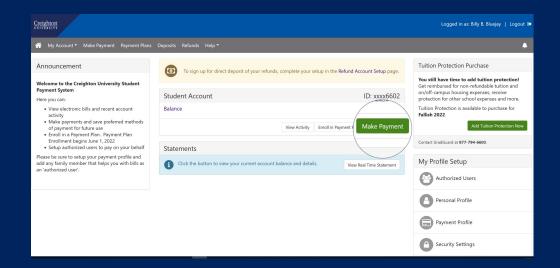
- Go to thenest.Creighton.edu.
- Click on Student/Faculty Login.
- Sign in with your information.
- Under the Main Menu, click Student Accounts.
- Click on Account Information.
- Click on *Make a Payment* under Student Account.





## Make a Payment (Authorized User)

- Student must add Authorized User to their accounts.
- Authorized User will receive an email with a link to create an account.
- Once linked to student's account, click on Make
   Payment or Enroll in Payment Plan.





## Frequently Asked Questions

### How do I make a payment?

Click the "Make a Payment" tab on the home page. You will have the option to pay current account balance, or by term. If you are making a partial payment or a specific dollar amount, click "Current Account Balance" and edit the text box to the far right with the desired dollar amount.

### What are my online tuition payment options?

You can make online payments with electronic check (ACH), debit card or credit card. We accept Visa, MasterCard, American Express and Discover (2.95% or \$3 minimum service fee).

### Where do I enroll an authorized user?

Navigate to "My Profile Setup" on the home page. Click "Authorized Users," then "Add Authorized Users." Note, authorized users will not receive the same communications as students; however, they do receive important notifications and reminders.

### Can I schedule a payment?

Yes. Click "Make a Payment" on the homepage. Edit the payment date to the desired date(s) and follow the prompts to complete the payment.

### What happens if a payment is returned?

If a payment returned, you will be charged a \$30 fee, and the original payment will be reversed on your student account.



## PayPath Overview

## **Convenient, Secure Card Payments**

You, your parents and your corporate sponsors can conveniently make payments with credit or debit cards in a secure, compliant processing environment.

- Includes a nonrefundable service fee to offset merchant processing charges.
- Fees appear as a separate transaction on your statement.



## PayPath FAQ

### Why is the service fee 2.95%? How was that percentage established?

The service fee of 2.95% and/or \$3 minimum is the amount established by the credit card processor, TouchNet PayPath Service. This fee covers the credit card transaction fees charged by the credit card companies.

### Do other colleges and universities charge a service fee for credit card transactions?

Yes, an increasing number of schools are collecting service or convenience fees for credit/debit card transactions. These fees offset the merchant fees imposed by the credit card companies. This allows us to offer the service of credit card payments.

### How can I pay my student account and avoid the service fee?

You may make payment via electronic check (ACH) or paper check and not incur the service fee. Mail paper checks to:

Creighton University **Business Office** 780330 California Plaza Omaha, NE 68178

### If a credit card payment is made in error, will the service fee be refunded?

The service fee is nonrefundable, even if the payment to which it relates is canceled, refunded, credited or charged back.

Will the service fee that I am charged show on my Creighton student account?

No. The service fee is charged by a third-party company, TouchNet, and it will not show on your Creighton student account and student account statement.

### How will this appear on my credit card statement?

You will see two separate transactions on your credit card statement: one for the student account payment and one for the service fee.



## Refunds Overview

## Quick Receipt of Refunds or Disbursements

You can select from refund and disbursement options that deliver funds based on your banking and timing requirements.

- A wide range of refund options are available credit card, direct deposit and traditional paper checks.
- Receive important notifications such as type of refund processed.
- Create a refund profile to eliminate re-entry of the same information each time a refund is needed.

## **Refund Options**

## **Direct Deposit**

ACH - Automated Clearing House Receive funds in 2-3 days in existing bank account.

## **Credit/Debit Card**

Visa, MasterCard, American Express, and Discover

Funds post to the credit or debit card from which the payment was made.

## **Paper Check**

Check is printed and mailed to your address on file for receipt in 7 days.

## Payment Plans Overview

## Flexible Tuition Financing Options

A payment plan provides an option for you to schedule, budget and make tuition payments directly from a bank account, credit or debit card.

- Easy and quick sign up with 24-hour online access for ongoing management.
- Automatic reminders so you don't miss a payment.
- Accounts are automatically recalculated and updated as changes occur.



## Payment Plans FAQ

### What are Creighton's payment plan offerings?

You can find more details about Creighton's payment plan offerings by visiting the Business Office website.

Can I enroll in a plan before I have an account balance for the semester? Enrollment in a payment plan does require the account to have a balance.

What payment methods can I use when enrolling in Creighton's payment plan? You can sign up for a payment plan and pay via ACH (direct debit from your bank account), credit or debit card. You can also make a one-time payment using the same payment methods.

## What happens if I cannot make an installment payment?

If an installment payment is late, a late fee may be applied to your student account. Missed payments must be made immediately.

## Why did my installment amount change for my payment plan?

The payment plan adjusts your installment amounts as new charges or credits are applied to your student account.

### What if I have financial aid?

If a student is awarded financial aid for a semester, installment payments will be reduced to reflect the amount of the award. If a student's award is reduced during the semester and a balance is owed, installment payments will process against the card/account on file.

## Creighton UNIVERSITY