

Nelnet Payment Plan

Make Your Training More Affordable

Pay for your Truck Driving Training program through convenient monthly payments instead of paying the full balance upfront.

How the Payment Plan Works

The Nelnet Payment Plan is **not a loan**, so there are:

- No interest charges
- No credit check
- No borrowing involved

To enroll:

- Pay a **\$730 deposit** before your class begins.
- Pay a **\$30 non-refundable enrollment fee**.
- The remaining balance will be divided into **6 monthly payments**.
- A Nussbaum Trucking Academy staff member will help you set up your payment plan.
- Payments can be made through:
 - Automatic bank withdrawal (ACH)
 - Credit card or debit card

Payment Schedule

Your payments will be spread out over **6 months**, and begin after your training program is completed.

Program	Total Cost	Deposit	Remaining Balance	Monthly Payment (6 Months)
Truck Driver Training	\$4,900	\$730	\$4,170	\$695

***A \$30 enrollment fee is due when you sign up for the payment plan, in addition to the deposit.**

Automatic Bank Payments (ACH)

ACH payments are automatic transfers from your checking or savings account.

Benefits of ACH

- No credit card transaction fees
- Payments are automatically withdrawn each month
- Easy and secure

Information You'll Need

To set up ACH payments, have the following ready:

- Bank name
- Bank phone number
- Account number
- Routing number

Most of this information can be found on your checks or through your online banking account.

Credit Card or Debit Card Payments

You may also choose to make automatic monthly payments using:

- Visa
- Mastercard
- Discover
- American Express

Important Fee Information

A 2.75% transaction fee will be added to each monthly payment made by credit or debit card. This fee does not apply to ACH (bank account) payments.

Information You'll Need

To pay by credit or debit card, have the following ready:

- Card number
- Expiration date
- Security code (CVV)

Payment Date

Payments are processed on the **5th or the 20th of each month** until your balance is paid in full.

Missed or Returned Payments

If a payment is missed or returned:

1. A **\$30 returned payment fee** will be added to your account.
2. Nelnet will notify you by email or mail.
3. A second payment attempt will be made on the **20th of the same month**.
4. If the second attempt is unsuccessful, a third attempt will be made on the **5th of the following month**.

If payments continue to be missed, your account may be referred to collections.

Important Responsibilities

Please remember:

- You are responsible for the **full program cost**, even if you do not complete the program, pass the program, or obtain your CDL.
- If you experience difficulty making a payment, contact Nelnet or Heartland Community College as soon as possible.
- Employment verification requests may not be processed until your account is paid in full.
- Unpaid balances may be referred to the State's collection agency.

Need Help?

Nelnet Business Solutions

 800-609-8056

Heartland Community College Business Office

 309-268-8140

We're here to help if you have questions about your payment plan or need assistance making payments.