



# Payment Plans and Integration: Tools for Business Office Automation

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Jill Fletcher, Kishwaukee College

Michelle Davies, Kishwaukee College

Sandy Gjermstad, Nelnet Campus Commerce





# Agenda

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- Introductions
  - Kishwaukee College
  - Nelnet Campus Commerce
- Payment Plan Overview
- Kishwaukee College Experience
  - Colleague SaaS and Payment Plans
- Q and A



# Kishwaukee College

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- Malta, IL
- 2-year public institution
  - 5 Miles from NIU
- ~ 3,900 Annual Headcount; ~ 1,800 FTE's
- Nelnet is College's Payment Plan
- Converted to Colleague SaaS in Fall 2024



# Nelnet Campus Commerce

30 years with Higher Education

+1,300 Institutions

Comprehensive payment processing

Integrated technologies

Ellucian

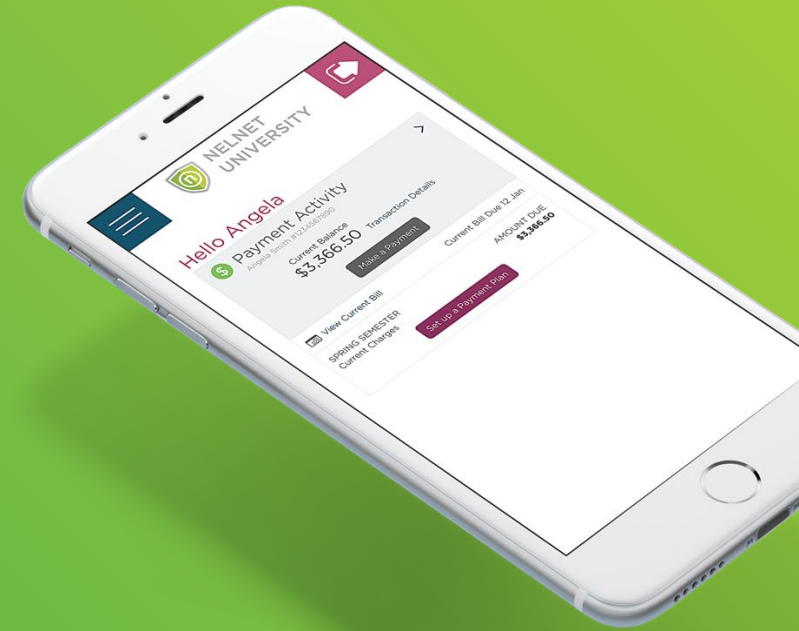
Workday

Oracle/PeopleSoft CS

Others

Security and Compliance

Outstanding Partnerships



## *Tuition Management*



Payment Plans



Billing and Payments



Refunds

## *Integrated Commerce*



Storefront



Cashiering



Checkout



Payment Forms



# Payment and Payment Plan Options

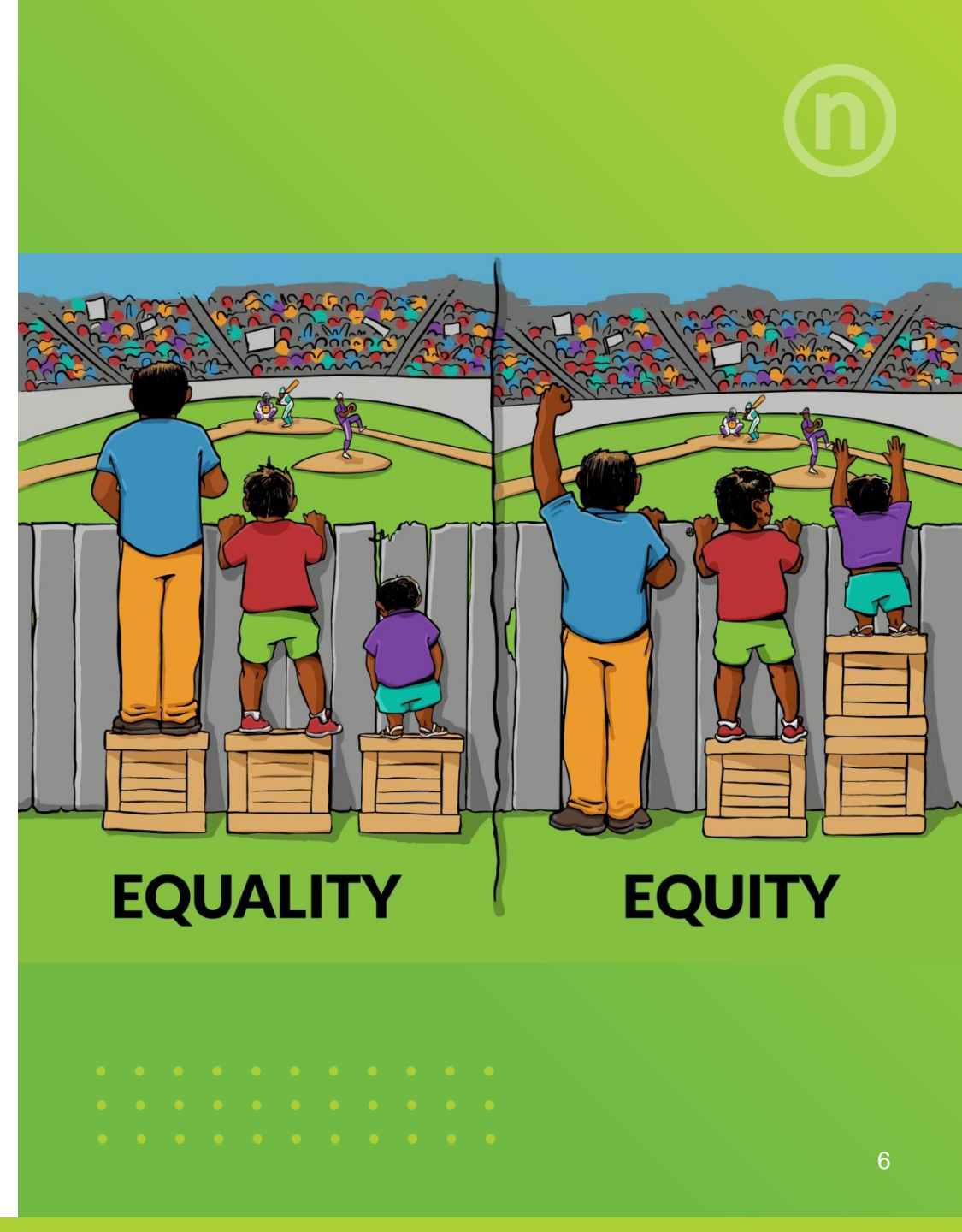
Reduce barriers “friction” to enrollment

Equity:

- Different Students need different solutions
- No financial aid, parents make too much

Keep students enrolled and focused on school

Provide for student tailored experience



# Nelnet Payment Plans

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## Traditional term based plans

- Tuition, Housing and books
- 2-12 monthly or bi-monthly payments

## International payment plans

- Offered specifically for International Students
- Payments through Convera

## Past Due Payment Plans

- Pre-collections
- Balance repayment

## Long Term Payment Plans

- Beyond 12 months of payments
- TILA and HEOA compliant

# Benefits of traditional payment plans

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Provides flexibility and affordability for students and families

Increased student retention

Reduces student debt accrual

Self-service and automation reduces overhead

Stabilizes business office cash flow





# Payment Plan



*Kishwaukee College partners with Nelnet Campus Commerce to let you pay tuition over time, making college more affordable.*

## Payment Plan Benefits

- » Easy online enrollment
- » Flexible payment options
- » No interest



Scan for full details.

## How does Kishwaukee College use Payment Plans

- Strong Strategic Directive to Reduce Barriers for Students
- College Pays Enrollment Fee
- No Downpayment required, if registering prior to semester start
- Payment Not Due until One Month after Classes Start

# Integration with your ERP

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- **SSO: Pass-Through Authentication**
- **RTPN: Real-Time Payment Notification**
- **RTAA: Real-Time Account Activity**
- **RTAN: Real-Time Agreement Notification**
- **File Processing: EOD and Balance Compare**



# Kishwaukee College Colleague SaaS ERP Migration

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## TIMELINE

### **October 2022 – Kishwaukee College Makes Colleague SaaS Commitment**

- Nelnet wasn't Compatible with Colleague SaaS
- Investigated Alternative Payment Plans

### **July 2024 - Nelnet was Ready for Colleague SaaS Integration**

- Kick Off Meeting Held
- Kishwaukee College was Alpha Client

### **Project steps**

- Weekly Meetings with Nelnet and Colleague
- Outstanding Support – both Nelnet and Colleague

### **Colleague SaaS with Nelnet – Went Live November 2024, Ready for Spring Semester**



# What's Next

# Past Due Payment Plans



Last ditch effort prior to sending student to Collections



Address outstanding debt while also providing for transcript requests



Down payments provide for student commitment and reduction of receivables



Allow students to re-enroll with commitment to pay past due balance



Automation and Integration are available

# Payment Plans - Additional Functionality



## Nelnet Past Due Payment Plans

- First Action, Prior to Collections
- Plan Length Variability
  - Length based on Balance – 3 Months, 6 Months, 12 Months
- Kick Off Meeting April 2025

## Short term; Cohort Specific Payment Plans

- Nelnet Past Due Plan offers Flexibility
  - College Creates Terms based on Cohort
  - Length and Minimum Balanced Specialized per Cohort





# Q & A



# Thank You!

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