



Payment Plan Questions & Answers

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Payment Plan Questions & Answers

What is a tuition payment plan?

A tuition payment plan allows you to pay your cost of attendance interest-free over several months rather than paying in one lump sum. Your school chooses the type of payment plans that are available.

Who is ECSI and what do they do?

ECSI is Educational Computer Systems, Inc., an third-party billing authorized by your school to offer monthly payment plans. ECSI coordinates student enrollment in the plans and collects payments for your institution.

How do I sign up for a tuition payment plan?

To sign up for a tuition payment plan, go to <https://borrower.ecsi.net/paymentplans.html> and select the school you attend from the list shown. Next, click “**Click Here to Get Started**,” and follow the instructions provided. You will receive an online confirmation that your application has been submitted. A confirmation email will also be sent to the email address provided during the application process.

How can I enroll in a tuition payment plan?

A tuition payment plan application is due each academic year or term depending on the plans your school offers. To enroll, click <https://borrower.ecsi.net/paymentplans.html> and select your school from the list.

- If your school is listed but is not a hyperlink, there are no plans open for your school at this time. Please check with your school to see when plans will open for the upcoming term.
- If your school is listed and has a hyperlink, you will be taken to the enrollment application to complete. Upon completion of your application, payment is due. Whether it is just the enrollment fee or your enrollment plus your monthly installment, you are not technically enrolled until payment is received.

What happens after I submit my application?

Once your application is submitted, an email confirmation will be delivered to the email address provided during the application process. ECSI will then create an online user account for you. Please allow 1-2 business days for a new user account to be set up. Once the account has been created, a “New Account” email will be sent to the email on file with instructions on how to sign on and access the account.



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How do I log into my tuition payment plan account online?

Students can access their tuition payment plan account at <https://heartland.ecsi.net>. You will need to register a user profile and connect your account. To connect your account, you will need your Heartland Key which is located on all communications. You may also look up your Heartland Key using your name and other key pieces of information associated with your Tuition Payment Plan account.

Will I pay interest or finance charges if I am enrolled in a tuition payment plan?

Generally speaking, there is no interest or finance charge on a Tuition Payment Plan that is 12 month or less. Most tuition payment plans require a small, non-refundable application fee to be paid when enrolling. The application fee varies based on the plans offered by your school. Also, you may incur a late fee if payments are not made by the due date. Application fees and late fees are determined by your school.

Why do I have to verify my account information each time I call ECSI about my tuition payment plan?

There are several reasons why you are asked to verify your account information. First, as peace of mind, ECSI requires this so you can be assured that we are only releasing information to authorized individuals (student, co-signer, parent, etc.). Verification also ensures that ECSI has the most recent billing address and information on file.

How can I make a payment on my tuition payment plan?

Payments can be made online using a credit card, electronic check, or a monthly withdrawal from a checking or savings account. After signing into your account, click the **ePay tab** and choose the payment option you want to use. You can also mail a payment to ECSI, P.O. Box 718, Wexford, PA 15090.

How much is my monthly payment for my tuition payment plan?

The amount of your monthly payment will be determined after completing your monthly payment plan application. You can access your monthly payment information online at <https://heartland.ecsi.net>. Once you are signed in and have accessed your tuition payment plan account, click the **Balance and Transactions Tab**. The monthly payment amount and next due date is shown in the black box on the right side of the screen

I can't afford my payments. What are my options?

If you feel that you are not able to make the required payments, you will need to contact your school to discuss if any options are available to you.



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Do I have to apply for a payment plan each year even though I have had one before?

Yes. Tuition charges and student financial aid are subject to change each year. Therefore, you will need to submit a tuition payment plan application every year or semester depending on the plans that your school offers.

What if there are changes in the amount I owe my school?

If your school allows students to make budget changes, you can do this online at [https://through your ECSI payment plan account](https://throughyour.ecsi.net) by logging in at [https://borrower.ecsi.net/](https://borrower.ecsi.net). Once logged in, click **Budget** and make the appropriate changes. You can preview your changes several times before processing them.

Once you have completed the necessary changes, click **Save Changes**.

If your school does not allow budget changes, please contact ECSI at 1-866-927-1438, and one of our Tuition Payment Plan reps will assist you.

What is my account number?

Your account number is either your Student ID or Personal ID number at the school or your Social Security Number (Do not use any spaces or dashes.)

What is the balance on my tuition/monthly payment plan account?

You can view the balance of your payment plan through your account at <http://borrower.ecsi.net>. Once logged in, click the **Balance and Transactions Tab**. The balance is listed on the right in the **Summary Area**.

How many months is my payment plan?

You can view the term of your plan through your account at <http://borrower.ecsi.net>. Once logged in, click the **Balance and Transactions Tab**. The **term** (no. of months for the plan) is listed on the right of the **Begin Date** in the **Summary Area**.

What is the difference between a payment online by electronic check (eCheck) and setting up Permanent ACH online?

An **eCheck** is a one-time payment that is deducted directly from your bank account and processed on the day you make the payment. A **Permanent ACH** is a reoccurring deduction from your bank account which automatically withdraws the amount due each month on your due date.

Will there be a credit check when I apply for a monthly payment plan?

No. A credit check will not be done when enrolling in a tuition/monthly payment plan.



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Was my payment received?

You can view all payments posted to your account through your account at <http://borrower.ecsi.net>. Once logged in, click the **Balance and Transactions Tab**. Payments that have been posted to your payment plan will be listed in **the Transaction Area** at the bottom of the screen.

Is it possible to set up multiple payment plans for one student?

This option varies from school to school.