



There will be a non-refundable 2.85% (\$3.00 minimum) convenience fee on payments made on tuition and fees posted on the student's NWTC account when paying with a credit/debit card.

NWTC recognizes that many students and families appreciate the convenience of using a credit/debit card, and with the rising cost associated with processing card payments, the college wants to continue to offer the option to pay by credit/debit card.

Q & A - Credit Card Convenience Fee

Q: Why is the convenience fee 2.85%? How was that percentage established?

A: The convenience fee of 2.85% and/or \$3.00 minimum is the amount established by the credit card processor, TouchNet PayPath Payment Service. This fee covers the credit card transaction fees charged by the credit card companies.

Q: Do other colleges and universities charge a convenience fee for credit card transactions?

A: Yes, an increasing number of schools are collecting convenience fees for credit/debit card transactions. The processing charges are imposed by the credit card companies, and many schools offset this charge by collecting the convenience fees. This will allow colleges and universities to continue to provide the convenience for their students to pay by credit card.

Q: How can I pay my student account and avoid the convenience fee?

A: NWTC provides the following payments alternatives that will not incur the convenience fee:

- eChecks: An ACH transfer from your bank account can be processed on-line through My.Financials. It is free, quick, and secure!
- Paper checks: Any paper checks can be mailed to any NWTC locations.
- We will continue to accept cash, checks, money order, and cashier's checks in-person at any NWTC locations.

Q: If a credit card payment is made in error, will the convenience fee be refunded?

A: The convenience fee is non-refundable, even if the payment to which it relates is canceled, refunded, credited, or charged back.

Q: If I use a debit card as a credit card, will I be charged a convenience fee?

A: Yes. If you use your debt card like a credit card payment option to pay your tuition and fees posted on your student account, there will be a charge of 2.85% convenience fee and/or \$3.00 minimum. If you are using a debit card, please consider using the eCheck payment method to avoid the convenience fee.

Q: If I use a credit/debit card as a payment method for my payment plan, will I be charged a convenience fee?

A: Yes. If you use a credit/debit card as a payment method for your payment plan, there will be a charge of 2.85% convenience fee and/or \$3.00 minimum. This fee will be charged to each monthly installment. To avoid the convenience fee, please consider switching your payment method to eCheck.

Q: Will the convenience fee that I am charged show on my NWTC student account?

A: No. The convenience fee is charged by a third party company, TouchNet PayPath Payment Service, and it will not show on your NWTC student account and student account statement.

Q: How will this appear on my credit card statement?

A: The convenience fee will appear on your credit card statement. On the credit card statement, you will see two separate transactions: one for the student account payment, and one for the convenience fee.