

## HEIDELBERG OFFERS IN-HOUSE ADMINISTERED PAYMENT PLANS TO COVER TUITION, FEES, ROOM AND BOARD.

Heidelberg offers in-house administered payment plans to cover tuition, fees, room and board. Regardless of the plan you choose, the first cash payment is due August 1st. No interest is charged as long as timely payments are made. A 1% interest charge is assessed to all unpaid balances not on a payment plan.

- One Payment can be made for both semesters. Payment is due August 1.
- Two Payment Plan allows full payment on a semester basis. Payments are due August 1 & January 1. No contract fee.
- Four Payment Plan divides payment into two each semester. Payments are due August 1, October 1, January 1 & March 1. \$45 contract fee.
- 8 Payment Plan divides payment over a 8-month period. Payments are due the first of each month Aug-Nov and Jan-April. \$45 contract fee.

### NON-CREDIT CARDS

- ACH (electronic check) debit from checking or saving account
- Credit Cards 2.85% convenience fee will be added for any payments made via credit card

### CREDIT CARDS

- MasterCard, Discover, Visa and American Express are accepted

## MAILING CHECKS:

- Mail a check with student's OASIS ID to:  
Heidelberg University Business Office  
310 E. Market St. | Tiffin, OH 44883
- Bank paying system using OASIS ID as account number
- Credit card payments will not be accepted over the phone or in person

## FAEDL (FAMILY AND EDUCATIONAL DEFERRED LOAN) (REPAYMENT BEGINS SEPTEMBER 1, 2024)

Plus loans are for parents of dependent students. The interest rates are fixed and do not change over the life of the loan. Interest begins with loan disbursement. Parents may borrow up to the difference between the cost of education minus the student's financial aid. Repayment begins 60 days after the loan is fully disbursed with a 10-25 year repayment period. You may choose to defer making payment while the student is enrolled. Loan funds are sent directly to the University and credited to the student's account.

Loan disbursement dates are 08-20-2024 for fall semester and 01-07-2025 for spring semester.

Eligibility Requirements:

- Must be biological or adoptive parent
- Student must be a dependent enrolled at least half-time
- Must be US Citizens or eligible noncitizen
- Endorser (co-signer) may be added or may be reconsidered if adverse credit history is indicated
- PLUS loan counseling is required for adverse credit history

To apply or for additional information go to: [www.studentaid.gov](http://www.studentaid.gov).

### PRIVATE EDUCATION LOANS

Private loans are offered by private lenders with the student or parent as the borrower. We strongly advise students to apply with a co-signer, which can lower the interest rate. Eligibility is based on the credit score of the co-signer and/or borrower. Loan funds are sent directly to the University and credited to the student's account. Disbursement dates are 08-20-2024 for fall semester and 01-07-2025 for spring semester.

The following lenders offer private loans for higher education:

- Citizens
- Discover
- PNC
- Sallie Mae

You have the right to borrow through the lender of your choice and are not limited to the lenders listed above.

To learn more about private education loans with detailed listings of interest rates, borrower benefits, fees and repayment options go to Private Student or Parent Alternative Loan Information and Application at [www.heidelberg.edu/aid/documents](http://www.heidelberg.edu/aid/documents).