

THE CADET ACCOUNTING HANDBOOK

Understanding your Financial Responsibilities

Important Information and Reference Guide for Cadets and Parents



Cadet Accounting
310 Smith Hall
330 VMI Parade Avenue
Lexington, VA 24450
(540) 464-7217

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CADET ACCOUNTING

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Our Pledge to You

It is our mission to support Cadets by assisting them in understanding their financial obligations to the Virginia Military Institute through utilizing effective communication and personalized service.

The Bursar's Office is dedicated to the development, education, and success of our Cadets by:

- providing exceptional service
- maintaining accuracy of accounts
- being responsive to their questions or concerns
- encouraging their development into financially responsible adults

It is our pledge to serve with respect, honesty, and compassion in a professional and individualized manner.

TO OUR NEW CADETS

Welcome to Post we are glad you have chosen to join us. Your hard work and dedication have brought you to our Institute. We congratulate you on your accomplishments and welcome you to “The Institute”.

Much will be expected of you as you begin this journey. One of the first responsibilities you assume will be payment for your tuition and fees. While we understand that many parents assist in paying for your education, it is ultimately *your* responsibility to ensure that your finances are in order prior to the start of each semester.

Cadet Accounting will be a valuable resource to you, and we encourage all Cadets to be active participants in the financial aspects of their education.

Review your monthly invoices.

Ask questions.

Learn about and be responsible for your finances.

We are here to assist you.

Not all of your education will be learned in the classroom.

YOUR CADET ACCOUNT (YOURS...Not your Parents')

About Your Account

Now that we have established that the account is ultimately the responsibility of *and belongs to the Cadet*, we still recognize that parents are often the primary source of payment for college tuition and other charges.

Our policy is to provide this information to the Cadets electronically through PostView, our on-line system.

Cadets will access account information via PostView and should check their accounts at least monthly.

Parents will access this information using PostView if the Cadet has added them to their Cadet account as a Proxy User. Once set up, a Proxy User will view the account through PostView.

Please note:

- Failure to review and acknowledge the electronic account does not relieve responsibility for timely payments.
- Cadet Accounting is prohibited from discussing your account with anyone that is not listed as a Proxy User and without a cadet signed FERPA (Family Educational Right to Privacy Act) waiver through the Student Records Release on PostView.

FREQUENTLY CALLED NUMBERS

Questions about Charges?

The Office of Cadet Accounting cannot remove charges assessed by another department.

If you have a question regarding a departmental charge, you must contact the issuing department.

Admissions	(540) 464-7211
Financial Aid	(540) 464-7208
Infirmary	(540) 464-7218
Military Store	(540) 464-7303
Parking Services/VMI Police	(540) 464-7017
Preston	(540) 464-7129
Library	
Registrar	(540) 464-7213

IMPORTANT DUE DATES

For your financial planning and scheduling:

FALL INVOICES are available during the first week in July, and the due date for payment is the 1st of August.

SPRING INVOICES are available the first week in November, and the due date for payment is the 15th of December.

SUMMER TERMS Payment for all charges is due:

1st Session Summer is due 17 May 2024 at Noon

2nd Session Summer is due 21 June 2024 at Noon

Summer Transition Program (STP) is due 6 June 2024 at 3 pm.

For Cadets registering after the due date for any term, payment is due upon registration.

ADJUSTMENTS ON ACCOUNTS

Cadets are required to monitor their account balances by accessing their online account to view any adjustments.

Payment in full, including adjustments, is required by the due date on the original invoice. VMI will assess a late fee of \$100 or 10% of the unpaid balance if less, for failure to pay tuition, fees, and deposits by the due date.

INVOICING

Electronic invoices are the exclusive billing method for Virginia Military Institute. Paper invoices are not mailed to Cadets. Cadets can print their statement if needed by clicking on “Account Activity” then “View Statement” found on PostView.

If you are a Cadet and wish to view and/or pay your invoice online, please go to <https://postview.vmi.edu/> and log in. Upon log in, click the Student Finance Admin link and select "Account Summary". “Make a Payment” in on the right-hand side of the screen.

AUTHORIZING PARENTS TO RECEIVE INVOICES

If you would like someone else to view or pay your invoice (i.e. parents), YOU must set the person up as a *“Proxy User”* in PostView.

How to Set Up a Proxy User

Go to: <https://www.vmi.edu/media/content-assets/documents/comptroller/Electronic-Billing-Documentation-07-22-22.pdf> for instructions on setting up a new Proxy User.

Proxy Users will then receive an automated email notification with the login name informing them that they have been authorized and inviting them to set up a password.

If you are a parent/guardian/proxy user and want to view or pay your Cadet’s invoice, please go to: <https://postview.vmi.edu/>

If the parent/guardian/proxy user has a change in email address, the Cadet will have to make the change in PostView.

POSTVIEW CHECKLIST & GUIDE

Cadets should become familiar with PostView to ensure they receive the full benefit.

1. Enter your username and the system will request a password (proxy users only) or take you to the proper authentication page.
2. On the Authentication page enter “user name” followed by @mail.vmi.edu then enter your VMI Network password – this may not be the same as your email password.
3. Select the Student Finance tile to review account activity and to review your bill.
4. To review your bill, click on the appropriate semester and then click view statement.
5. You can also click on Financial Aid to view this information, go to account summary or make a payment.

PAYMENT OPTIONS

The preferred method of payment is electronic on PostView using your checking account information or credit card. Making electronic payments on PostView will give immediate confirmation of your payment. All holds are removed manually, so please be patient.

eCheck—is a *free* electronic service on PostView by using your checking account information.

Credit card— credit or debit card using your MASTERCARD, DISCOVER, VISA or AMERICAN EXPRESS (a 2.6% convenience fee will be applied for use of a credit card)

International Payment – to wire funds please contact Cadet Accounting at (540) 464-7217.

Mailed Payments

Virginia Military Institute
310 Smith Hall
330 VMI Parade Avenue
Lexington, VA 24450

For mailed payments, please include the Cadet ID or the remittance advice that is included on the PDF printable statement in PostView. Checks to the Institute shall be made payable to “Virginia Military Institute” or “VMI”.

Tuition Payment Plan

You can enroll in the Nelnet payment plan online via <https://mycollegepaymentplan.com/vmi/>. This option is available through the services of Nelnet Campus Commerce and offers a payment schedule of 6 to 3 equal monthly installments for both fall and spring semesters.

Because invoices for fall are not available until July, you will need to estimate your contract and adjust later if enrolling in the 6 or 5 month Pay Plan in June.

TUITION PAYMENT PLANS

Fall 2024 payment plans available on June 1, 2024.

Dates To	Required Down	Number of	Payment
<u>Sign-up Online</u>	<u>Payment</u>	<u>Payments</u>	<u>Period</u>
June 1-June 15	None	6	June-Nov
June 16-July 18	None	5	July-Nov
July 19-Aug 10	25%	4	Aug-Nov
Aug 11-Sept 11	40%	3	Sept-Nov

Spring 2025 payment plans available on November 1, 2024.

Dates To	Required Down	Number of	Payment
<u>Sign-up Online</u>	<u>Payment</u>	<u>Payments</u>	<u>Period</u>
Nov 1-Dec 18	None	5	Dec-April
Dec 19-Jan 18	None	4	Jan-April
Jan 19-Feb 8	25%	3	Feb-April

NOTE: All down payments and enrollments fees are processed immediately!

PAYMENT PLAN AVAILABILITY The availability of the payment plan is determined by Virginia Military Institute. Please be aware the College may elect not to have the payment plan available during specific times and dates during registration.

BALANCE ADJUSTMENTS Please do not assume your balance will automatically adjust if financial aid is received or a class is dropped or added. You should review your agreement balance online.

Students: If someone is paying on your behalf, you **MUST** first set them up as an Authorized Payer.

Authorized Payers: If you are paying on behalf of the student, the student must access or set up their account first and then add you as an Authorized Payer.

TUITION PAYMENT PLAN USERS

PAYMENT PLAN REMINDERS

If you have elected to participate in the monthly installment plan through Nelnet Campus Commerce, please remember:

- Payments made from June/July to October must satisfy the fall term balance. Payments made from November/December to March must satisfy the spring term balance.
- Your contract requires automatic scheduled payments. Your monthly payments will be processed according to the payment schedule you select in the enrollment process. Your payments will then be processed on the same date each month, usually the 20th of each month.
- Promissory notes will be required of all cadets with a Nelnet Payment Plan.

It is especially important that you open and view your account each month.

Your account will reflect:

- * **monthly payments received.**
- * anticipated payments based on your contract.
- * any additional amount owed.

Note: If your invoice indicates an amount due that will not be satisfied by your monthly payments, please call our office to verify the remaining balance due BEFORE making payment.

Need to adjust your Payment Plan contract?

Over or underestimating your payment plan is a common occurrence. Your payment amounts can be adjusted; however, you must request any changes. **CONTRACT ADJUSTMENTS ARE NOT AUTOMATIC.** *Contact your Cadet Account Representative for assistance if you need to reduce the amount of your payment plan.*

Contact information for Nelnet Campus Commerce

1-888-470-6014

CADET ACCOUNTS & FINANCIAL AID

While the Cadet Accounts Office and the Financial Aid Office often work in conjunction with each other, they are two separate offices with vastly distinct functions. Please do not assume that each office is aware of issues the other may be involved with and be sure to communicate with both offices.

Cadet Accounting is responsible for producing invoices for charges assessed to the Cadet Account as well as processing payments received. Additionally, Cadet Accounting monitors these accounts to ensure timely payment, places holds, and applies late fees to delinquent accounts.

ACCOUNT HOLDS/VMI POLICY FINANCIAL HOLDS

Any charges unpaid by the due date on the current statement will result in a hold on your account and prevent registration or transcript activity. The hold will remain on the account until payment is received.

The Financial Aid Office function is to assist you with obtaining funding for your education when needed. It is the Cadets responsibility to ensure that *all the requirements for financial aid are complete prior to the start of the fall term*. Timely completion of these requirements will permit your funding to be disbursed and eliminate the risk of a hold or late fee on your account.

FINANCIAL AID ON YOUR ACCOUNT

Financial Aid packages need to be in place PRIOR TO the beginning of the term. Please ensure that you have completed the entire financial aid application, promissory notes are properly signed, and Cadets have completed the required Entrance Counseling.

Funds will not disburse until these requirements are satisfied.

Financial Aid awards and Federal Direct Loans will appear as pending aid on your account once you have accepted your award package in PostView.

First time borrowers only – must complete entrance counseling and sign your Master Promissory Note (MPN) electronically. Please be aware that in MPN required for Direct Subsidized and Direct Unsubsidized Federal Student Loans, additional promissory notes

may be required for payment plans, ROTC, study abroad, tuition, loans, etc. which are available in Etrieve. Be sure to complete the correct one.

Your invoice will include any pending financial aid transactions when calculating the balance you need to pay.

Financial aid is disbursed to your account when you have completed all required applications and provided all required documentation and information.

Federal Work Study is not credited to the account as it is paid directly to the Cadet based on the number of hours worked and can be used for incidental/personal expenses.

Do not wait until you arrive on Post to start the process for loans or other financial assistance. The Office of Cadet Accounts will apply holds and late fees to unpaid accounts.

Tax extensions from the IRS are not compatible with our due dates. A Cadet's account will need to be paid by the due dates on your invoice. Refunds will be issued should you later qualify for financial assistance.

FOR QUESTIONS REGARDING YOUR FINANCIAL AID, PLEASE CALL THE FINANCIAL AID OFFICE AT (540) 464-7208 or email: financialaid@vmi.edu

TUITION REFUND POLICY

Tuition Refund Policy for Fall and Spring Terms

Tuition and fees are refundable in part only upon official notice of withdrawal to the Commandant. VMI shall make full refunds, less \$1,000, for withdrawals prior to the first day of classes. If a cadet leaves before classes begin, no financial aid will be earned. On or after the first day of classes, VMI shall prorate the refund through the fifth week. VMI shall not make any refunds after the fifth week of classes. Once a cadet signs the matriculation book, they will be subject to the \$1,000 charge even if they leave the same day.

Charge Schedules are available on our website: <https://www.vmi.edu/about/offices-a-z/finance-and-budget/cadet-accounting/refund-policy/>

Cadets receiving Title IV financial aid will receive a refund in accordance with applicable federal law. The Financial Aid department will calculate Title IV aid using the last day of classes. Cadet Accounting will calculate all other charges using the effective date on the special order.

All refunds are made payable to the cadet and sent to the cadet's address of record, with the exception of refunds for Title IV PLUS Loans which are made to the borrower.

Overpayments will be processed automatically after the first five weeks of class. They will be made payable to the cadet and sent to the address of record.

Exceptions to the refund policy are made only in extraordinary circumstances. Appeals for exception will be considered by the Tuition Appeal Committee upon written request to Cadet Accounting 310 Smith Hall, 330 VMI Parade Avenue, Virginia Military Institute, Lexington, Virginia 24450.

Summer School Refund Policy

Tuition is refundable in part only upon official notice of withdrawal to the Director of the VMI Summer Session. Tuition will be refunded in full prior to the end of the drop/add period. After the drop/add period, but prior to the 7th day of classes, 25% of tuition will be refunded. Tuition will not be refunded on or after May 29th for Summer Session I, and July 2nd for Summer Session II.

STATEMENT OF CADET RESPONSIBILITY

Please Keep in Mind:

PAYMENT

- You are personally responsible for payment of all debt incurred.
- All tuition and fees to the Virginia Military Institute must be paid by the first day of the term, OR have a Nelnet payment plan, OR have all Financial Aid in place.
- Payment for late registration is due immediately.
- You are responsible for payment of all sums when due regardless of eligibility for financial aid or other financial assistance.
- You are responsible for meeting the payment deadline even if no invoice was received.
- Failure to pay as agreed may result in a hold on the account, removal from classes, denial of registration and delay of graduation.
- Should your account be placed with a collection agency or attorney to collect or settle any dispute in connection with an unpaid balance on your account, you are liable for the fees of any collection agency, including reasonable attorney's fees that the Virginia Military Institute incurs in such collection efforts. Accounts referred to a collection agency are reported to a credit bureau(s).

WITHDRAWAL

- Withdrawal from VMI after the 100% refund period or removal from class due to non-payment does NOT relieve my financial obligation to pay tuition and fees.
- Failure to attend class does not constitute withdrawal.

COMMUNICATION

Your official VMI e-mail is used for invoicing/sending important communication.

- You must acknowledge notifications sent through Virginia Military Institute email address.
- It is essential that VMI emails are read on a regular basis to ensure YOU have the most current information.
- You understand you are responsible for maintaining your current address and phone number through PostView.
- You may be contacted regarding your Cadet account at any personal telephone number provided to the Virginia Military Institute. Communication may be made to home telephone or mobile device.
- You are subject to and responsible for complying with all Virginia Military Institute policies and procedures as stated in this Handbook.

SOCIAL SECURITY NUMBER REQUIREMENTS

The Virginia Military Institute is required by the IRS to send the Form 1098T each tax year to Cadets who attend the Virginia Military Institute. This form is furnished to help determine whether you or the person who can claim you as a dependent, may take either the tuition and fees deduction or claim an education credit to reduce federal income tax. If we do not have your Social Security # on file or have been notified that the name and/or social security number we have on file for you is incorrect, *Per IRS regulations*, we have to verify this information by sending a W-9S form for you to fill out and return so that we have the correct information. *Please include your exact name as it appears on your social security card, your social security number, VMI ID#, sign the form, and return to us.*

You have two options:

1. Please log on to this link <https://www.irs.gov/pub/irs-pdf/fw9s.pdf> read, complete, print, sign and return to Cadet Accounting, 310 Smith Hall or mail to:

Virginia Military Institute
310 Smith Hall
330 VMI Parade Avenue
Lexington, VA 24450

OR

2. Decline to provide your social security number to the Virginia Military Institute. Please note that by not providing this information, the IRS could fine you up to \$100.

If this information is not received, a hold will be placed on your account that will prevent you from registering for classes or receiving your transcripts.

Please do not email your Social Security Number. For information security purposes, please call with this information.

1098T TAX REPORTING INFORMATION

The IRS requires that colleges and universities issue Form 1098T “Tuition Statement” to each Cadet no later than January 31 of each year.

Form 1098T:

- Is furnished to assist you and your tax preparer in calculating any educational tax credits that you may be eligible for on your tax return
- Is used if completing tax form 8863
- Unlike the W-2, which is an income statement, the 1098-T is a Tuition Statement. Its main purpose is to be used to determine if you qualify for educational tax credits. It is not intended to reflect a statement of taxable income.
- Reports the *amounts paid* for Qualified Tuition and Related Expenses (QTRE) during the *calendar year* (January 1 – December 31).
- Is mailed to the Cadet at their local “off-Post” or permanent home address.

If you qualify for an educational credit, you should use your personal records and Cadet account activity/tuition statements to determine the amounts that you actually paid toward the charges reported on the 1098-T. Tuition charges are available via your PostView account.

Virginia Military Institute cannot offer tax advice regarding Form 1098T and recommends you seek the advice of a tax professional.

You may also contact the IRS Public Liaison office at 1-800- 829-1040 or visit IRS websites: IRS Publication 970 (page 9).

<https://www.irs.gov/newsroom/tax-benefits-for-education-information-center>

<https://www.irs.gov/help/ita/am-i-eligible-to-claim-an-education-credit>

Please make sure that you have provided your (Cadet’s) correct Social Security Number to the Bursars Office for accurate 1098T reporting purposes.

CORRECTED

FILER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number \$ 2		1 Payments received for qualified tuition and related expenses OMB No. 1545-1574 <div style="text-align: center; font-size: 2em; font-weight: bold;">2022</div> Form 1098-T	
FILER'S employer identification no. STUDENT'S TIN 3		Copy B For Student This is important tax information and is being furnished to the IRS. This form must be used to complete Form 8863 to claim education credits. Give it to the tax preparer or use it to prepare the tax return.	
STUDENT'S name 4 Adjustments made for a prior year \$			5 Scholarships or grants \$
Street address (including apt. no.) 6 Adjustments to scholarships or grants for a prior year \$			7 Checked if the amount in box 1 includes amounts for an academic period beginning January–March 2023 <input type="checkbox"/>
City or town, state or province, country, and ZIP or foreign postal code \$			10 Ins. contract reimb./refund \$
Service Provider/Acct. No. (see instr.)	8 Checked if at least half-time student <input type="checkbox"/>	9 Checked if a graduate student <input type="checkbox"/>	

Form 1098-T (keep for your records) www.irs.gov/Form1098T Department of the Treasury - Internal Revenue Service

Box 1: Includes “payments” received for qualified tuition and related expenses. Box 1 includes scholarships and grants included in Box 5, cash receipts, payments, Cadet refunds and financial aid loan payments. *Box 1 is “capped” at the total Qualified Tuition and Related Expenses (QTRE) for the tax year.

Box 2: Will be blank per IRS regulatory changes.

Box 3: This is a check box for a change of reporting method. Box 4: Adjustments made for a prior year.

Box 5: Scholarships and grants transmitted to the Cadet account for the current tax year.

Box 6: Adjustments to scholarships and grants for a prior year that disbursed to the Cadet account in the current tax year.

Box 7: Checked if any portion of the payment amount in Box 1 is for an academic period beginning January through March of the following tax year. Box 8: Checked if the Cadet is enrolled more than half-time in any enrollment period during the current tax year.

Box 9: Checked if the Cadet is enrolled in any course for graduate credit. Box 10: Reimbursements or refunds under an Insurance Contract is used by insurance companies and will not be reported by the Virginia Military Institute.

*Colleges and Universities are required to report payments received during the calendar year in Box 1 up to QTRE for the same time period.

Example:

If you have \$30,000.00 in QTRE but only paid \$20,000.00, \$20,000.00 is what will be reported in Box 1. If you have payments of \$40,000.00 but the QTRE is only \$30,000.00, only \$30,000.00 will be reported in Box 1.

In order to have QTRE payments to report, there must be a tuition charge to offset the amount paid within the same calendar year.

Example: Spring 2024 term invoices are emailed in November with a December due date; therefore, Spring term charges are reflected on the 2023 1098-T.

ACCESSING YOUR FORM 1098T ON POSTVIEW

Current Cadets:

- Log onto your PostView account.
- Click on Student Finance Admin.
- Click on Tax Notification.
- Enter the tax year of the 1098T you want to view.

Nonresident Alien Cadets (Noncitizens)

Per IRS regulations, we are not required to provide the 1098T to Non-resident Alien Cadets.

MISCELLANEOUS CHECKLIST

Cadets should review and address each item below to assist in a smooth transition to college life prior to arrival on Post.

1. Activated VMI email and PostView accounts and signed up parents as Proxy User on PostView to receive invoices.

2. Provided Cadet Social Security Number or electronic refusal to Bursar's Office by completing IRS form W9S <https://www.irs.gov/pub/irs-pdf/fw9s.pdf>.

3. Completed all Financial Aid Requirements (if applicable) loan forms signed, entrance counseling for loans, etc.

4. Ensured that all addresses and phone numbers are correct and up to date.

5. Have read and understand the Tuition Refund Policy.

6. Read and Understand the Statement of Cadet Responsibility.

FREQUENTLY ASKED QUESTIONS

How do I pay my bill?

There are several payment options. You may use one or a combination of them. *Pay online with an e-check, which is free or with a Master Card, VISA, Discover or American Express card. Credit cards are only accepted on-line. There is a 2.6% convenience fee if you choose to pay with a credit or debit card. *Payment can be mailed to Cadet Accounting, 310 Smith Hall, 330 VMI Parade Avenue, Lexington, VA 24450. Please include voucher found on the Printable Statement portion of your invoice. *Pay in person with cash or check at the Cadet Accounts Office - 310 Smith Hall.

*A payment plan through Nelnet Campus Commerce is another option, however there is a deadline each semester to enroll.

Remember that your contract requires automatic scheduled payments. This plan is not for past due balances owed to the University.

I made a payment online. When will my account balance reflect the payment?

You should be able to view your payment immediately on the on PostView. This information contains real time charges and payments.

How do I take care of a hold?

To pay a financial hold, you can pay your account online via PostView and then email cadetaccounting@vmi.edu to request your hold be removed. You can also make a cash or check payment in person at the Cadet Accounts Office located in 310 Smith Hall and we will take the hold off while you are in the office.

Why can't you give me information regarding my child's account? I pay the bill.

A federal law under the Federal Educational Rights and Privacy Act (FERPA) requires that Cadets provide authorization to Cadet Accounting before we can release financial information to anyone. We understand that many parents, spouses, or other individuals pay or need to discuss charges on a Cadet's account. To assist Cadets who want Cadet Accounting to communicate with other individuals, Cadets must sign the Student Records Release as well as setup a Proxy User in Post View. Instructions are included on your new Cadet packet.

Can I create online access for another person?

Yes, Cadets can provide online access to designated individuals using the Proxy User process in PostView.

How do I access the PostView system?

Cadets access their invoices by logging onto PostView, click on Student Financial Admin, and then Pay My Bill.

Parents access the PostView system -- Parents must be signed up by the Cadet to view invoices. Once signed up, access is via PostView. Remember to log in as your cadet, not yourself to view and pay invoices.

When is my payment plan due to Nelnet Campus Commerce?

Your contract requires automatic scheduled payments. Monthly payments will be processed according to the payment schedule you select in the enrollment process. Your payments will then be processed on the same date each month, usually the 20th of each month.

How will VMI know that I enrolled in the Nelnet Campus Commerce payment plan?

Cadet accounts are automatically updated with payment plan information from Nelnet.

What happens if my payments are late?

A late payment will be assessed to your account if not paid by the due date. If you are enrolled in the Nelnet Campus Commerce payment plan, and your monthly payment is past due by more than 30 days, your payment plan account will be cancelled, and you will owe all outstanding amounts to VMI immediately.

Do I have to notify anyone if I need to update or adjust my monthly payments?

Yes! Monitor your account by checking your PostView account each month and comparing it to your Nelnet Campus Commerce balance. If it is determined that you owe more than what is contracted, you can either increase your contract with the payment plan by calling them at 1-888-470-6014 or you can simply pay the additional amount owed directly to the Virginia Military Institute by the due date on the invoice and continue paying your monthly contracted amount.

Can I send my monthly payment to VMI?

No, please do not do that. A payment that we expect from your payment plan but is paid to VMI directly makes for inaccurate record keeping. For proper credit to your Nelnet Payment Plan account, all payment plan payments require automatic scheduled payments determined at the time of enrollment.

Miscellaneous charges will be reflected on your account when they are charged, and that payment should be paid directly to VMI as it is not part of your contracted amount with the payment plan.

When will Nelnet Campus Commerce send my payment to the Virginia Military Institute?

Payments are reflected on your account approximately two weeks after your payment is made to Nelnet. Please remember that your contract will be cancelled if payment is past due by 30 days, or a payment is returned for Non-Sufficient Funds. If this occurs, you will owe all outstanding amounts to VMI immediately and be subject to the late payment fee policy.

Does Nelnet Campus Commerce have access to my VMI information or prepay my account balance?

No – they do not prepay your bill, nor do they have access to specific details on your particular VMI account.

QUICK AND HELPFUL TIPS

- Check your PostView account every month—you may have new charges to pay (parking tickets, infirmary charges, library fines, etc.) *Do not ignore your invoice because you are using the monthly tuition payment plan.*
- Please have VMI ID # whenever contacting or corresponding with the Cadet Accounts Office.
- If you receive a call or an email from your Cadet account representative, please respond as quickly as possible.
- If leaving a voice mail message, it is very helpful if you will speak slowly and clearly when leaving a telephone number to avoid misinterpretation of the correct number or name.
- When making payments through PostView, PLEASE DOUBLE CHECK the amount you are paying as well as your checking account, routing, and credit card numbers before submitting your payment.