

# A Clear Path to Repayment: How Pitt Community College Increased Utilization of Past Due Payment Plan



## About Pitt Community College

Located in Greenville, North Carolina, Pitt Community College (PCC) serves approximately 7,500 to 8,000 students each spring and fall term.

Like many institutions, PCC is focused on helping students resolve past due balances in a way that is manageable for students and operationally efficient for staff, especially when balances may be required to move to collections.

## Pitt Community College's Pain Points

Before implementing Nelnet Campus Commerce Past Due Payment Plans, PCC had limited options for students who wanted to pay down past due balances over time.

Their priorities included:

- Creating more flexible repayment options beyond monthly phone payments
- Reducing friction for students who needed time to catch up
- Decreasing the quantity of accounts sent to collections (a requirement for North Carolina institutions)
- Supporting staff efficiency by reducing manual payment coordination

Tracey Yarborough, Director of Student Accounts, shared that students previously had no option other than calling PCC each month to make a payment, and were unable to setup automatic drafts.

## How Nelnet Campus Commerce Helped

With the implementation of Nelnet Campus Commerce's Past Due Payment Plans, PCC could:



Offer 3- to 36-month repayment options to help students fit payments into real-life budgets.



Send invitations to direct students to enroll in a payment plan.



Improve outreach with communication that encouraged action before collections.

"The implementation team was great. The process went very smooth with little to no issues."

– Tracey Yarborough, Director of Student Accounts

## Leveraging Strategic Communications

PCC paired repayment flexibility with a simple, highly effective communication strategy

When I send the communication through Nelnet with the invitation for the payment plan, I have a paragraph in that invitation that informs the student that past due balances are reported to a collection agency and will affect their credit score if the balance is not paid in a timely manner.

**A payment plan could possibly prevent this from happening.** I feel this gets the students' attention and we do get lots of calls and/or emails about setting up the payment plan."

– Tracey Yarborough, Director of Student Accounts

This clarity has helped increase engagement and prompted more students to reach out to set up plans.

## Results

PCC has seen strong utilization of past due payment plans, helping students resolve balances and reducing the number of accounts moving to collections.

Quantified outcomes:

- 423** past due payment plan agreements set up (total)
- \$147K+** in net payments processed through these agreements
- Fewer \$** to collections, protecting dollars reduced by collection agency fees