

2025-2026 Academic Year Payment Plan Schedule & Fees
Southwestern Baptist Theological Seminary and Texas Baptist College

Payment Plan Type	Nelnet	4 Month	3 Month*
Payment Methods	Automatic draft from Credit/Debit Card or bank account	Credit/Debit Card Bank Draft Check Cash	Credit/Debit Card Bank Draft Check Cash
Payment Type	Automatically Drafted per Nelnet service agreement	Manual - must initiate a payment monthly via: 1. Self-Service 2. Cashier Window	Manual - must initiate a payment monthly via: 1. Self-Service 2. Cashier Window
Plan Enrollment Fee	\$30	\$30	\$75
Late Fee	N/A	\$50	\$50
Returned Payment Fee	\$30**	\$20	\$20
Service Fees	Credit/Debit Card drafts - 2.85% fee	Credit/Debit Card payment - 2.5% fee Bank Draft - \$2.50 per draft	Credit/Debit Card payment - 2.5% fee Bank Draft - \$2.50 per draft
2025 Fall Deadline to Pay in Full	Sunday, August 17, 2025		
2025 Fall Payment Plan Enrollment Dates	Opens: May 1, 2025 Closes: August 13, 2025	Opens: April 14, 2025 Closes: August 17, 2025	Opens: August 18, 2025 Closes: August 31, 2025
2025 Fall Installment Due Dates	August 18, 2025 September 18, 2025 October 18, 2025 November 18, 2025	August 18, 2025 September 18, 2025 October 18, 2025 November 18, 2025	September 18, 2025 October 18, 2025 November 18, 2025
2026 Spring Deadline to Pay in Full	Sunday, January 11, 2026		
2026 Spring Payment Plan Enrollment Dates	Opens: November 1, 2025 Closes: January 7, 2026	Opens: October 27, 2025 Closes: January 11, 2026	Opens: January 12, 2026 Closes: January 31, 2026
2026 Spring Installment Due Dates	January 12, 2026 February 12, 2026 March 12, 2026 April 12, 2026	January 12, 2026 February 12, 2026 March 12, 2026 April 12, 2026	February 12, 2026 March 12, 2026 April 12, 2026

*The 3 month payment plan is for students who either did not pay in full by the deadline, did not set up a 4-month payment plan by the deadline, or students who are not registered by the first day of class.

**If an automatic draft is returned, Nelnet will attempt to draft the payment up to 3 times per installment due date. A \$30 fee will be charged each time a payment is returned.

Students who do not take any action on their account by the final plan enrollment date for the term will be placed on a non-compliance payment plan by the SFS Office for a fee of \$180. The non-compliance plan will follow the 3 month installment schedule.