



**Once a credit rating is a 9:**

- The credit rating can never be changed back to a 1 even if a payment schedule is established or the account is paid in full.
- All payments are reported to the credit bureau each month.
- Once the account is paid in full, the credit bureau will be notified during the next reporting cycle and the account on the credit file will be marked paid in full.
- An account with a 9 rating looks much better to a creditor if the debtor is making payments or if the account is paid in full rather than no effort to pay is being shown.

**If the Collections department is unsuccessful in collecting an unpaid balance, the account will be turned over to a third party collector. If this happens, account holders will need to know the following:**

- Account holders will deal only with the third party collector from that point on.  
If communication about an account needs to be made with Andrews University, it will be done between the third party collector and Rhonda Peak, Collections Manager at Andrews University.
- The credit rating will automatically change to a 9 rating.
- The student will be responsible for all collection cost.  
This will range anywhere from 25% to 50% of the total balance on the account.  
**Example:** An account balance of \$3000.00 plus a 50% collection fee of \$1500.00 would result in a new balance of \$4500.00.

**Connect to Collections!**



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