



# Pre-Authorized Debit (PAD) Plan

The Nova Scotia College of Nursing (NSCN) strives to provide programs and services that meet the needs of its stakeholders. The pre-authorized debit plan is a flexible way for nurses to pay for the licensing fee in order to practice nursing in Nova Scotia.

## Frequently-Asked-Questions

### Why should I enroll in this payment plan?

Since this payment plan has been designed with you in mind, there are a number of ways you might benefit from enrolling in this plan.

Plan Features	Benefits to You
Fixed, monthly payments	Increased flexibility to plan for other personal bills or expenses
Seamless opt-in and opt-out process	No risks to enroll. You can withdraw at any time!
Payments made throughout the year	Easier to budget your money throughout the year
Payments are collected in advance of the upcoming licensure year	No unexpected costs or surprises during the licence renewal process because your fee has already been paid, in full.

### Generally, how does this payment plan work?

This payment plan is simple and similar to how you might pay for your gym membership or mortgage. Once enrolled, NSCN will begin withdrawing a fixed amount from your account on the 14th day of each month between November 2023 and July 2024. Each payment will be applied to next year’s estimated licence renewal fee so by the time you renew your next licence, the balance owing will already be paid in full.

### What can I expect if I enroll today?

The payment plan is a proactive way to pay for next year’s licence renewal fee. If you enroll today, the payment plan will begin on November 14, 2023 and continue until July 14, 2024. During this time, NSCN will withdraw a fixed amount from your account each month. Each payment will be applied to **next year’s estimated 2024-25 licence renewal fee**.

The fixed payment amount is:

Designation	Payment on the 14th of each month	Total Payment
Licensed Practical Nurse (LPN)	\$41.66	\$374.90
Registered Nurse (RN)	\$63.38	\$570.46
Nurse Practitioner (NP)	\$75.08	\$675.68

### Is there a deadline to enroll?

No there is no deadline, however, if you enroll after the first withdrawal date your payments may not be sufficient to cover the renewal fee. We encourage you to sign up by October 31, 2023 to ensure full payment of your licence fees.

### What happens if the full licence fee is not paid by the renewal deadline?

Once you have completed your renewal application, all payments made under the plan will be applied to your renewal invoice. At that time, you will be able to pay any outstanding balance. **Renewal of your licence will not proceed until the balance is paid.**

### How do I sign up?

To sign up, log in to the [portal](#) on the NSCN website. You will see an option on the left menu “Sign up for PAD”. Select this and enter your banking information.

**A note for first time PAD users:** If this is your first time signing up, you will still be required to pay this year’s 2023-24 licence renewal fee in one lump sum. The pre-authorized payments begin on November 14, 2023 and are applied to next year’s licence renewal fee.

### What if this payment option does not work for me?

If this payment option does not work for you, you can opt-out of the plan at any time. Simply log in to the [portal](#) on the NSCN website, go to “My PAD Payments” and click on “Cancel Subscription”. Any fees you have paid to date can be refunded or can be left on your account for next year’s renewal fee.

### What if there are not enough funds in my account on the day that a payment is to be withdrawn?

If your payment is returned by the bank due to insufficient funds, you will be charged an NSF fee of \$46. If your payment is returned a second time, your subscription to the PAD program will be cancelled. Payment of the NSF fee will be required for renewal.

### How is this different from payroll deduction?

As a registrant, these two payment plans are very similar. On the pre-authorized payment plan, it is NSCN who collects the fees on your behalf. On the payroll deduction plan, it is your employer who collects the fees on your behalf.

### I’m enrolled in payroll deduction. Can I also enroll in this payment plan?

If you are enrolled in payroll deduction, you currently have a plan in place to pay for your licence renewal fee and are well prepared for the licence renewal process. As a result, you are not eligible for this payment plan.

If in the future, you are no longer a part of payroll deduction, we encourage you to consider this payment plan as a way to make the licence renewal process easier and more convenient for you.

### Can NSCN withdraw payments from my credit card instead of my bank account?

Unfortunately, it is not possible for us to withdraw payments from a credit card. The payments must be withdrawn from a bank account.

### Who do I contact if I have a question about how to enroll?

If you have any questions, please contact us by email at [finance@nscn.ca](mailto:finance@nscn.ca).