

SAC Tutorial-Payment Plan Tab

Valparaiso University offers the following Payment Plans for a Fall or a Spring Term. Payment Plans are not available for any of the Summer Terms.

Payment Plan Dates

There is a \$30 Enrollment Fee due at the time of enrollment and payment is due on the 1st of each month.

<u>Fall</u>	<u>Spring</u>
5 Months (June 1-October 1)	5 Months (December 1-April 1)
4 Months (July 1-October 1)	4 Months (January 1-April 1)
3 Months (August 1-October 1)	3 Months (February 1-April 1)

You may either enroll in a Payment Plan by clicking on the *Enroll in Payment Plan* Tab while viewing your Advanced Billing Statement in the Student Account Center (www.valpo.afford.com), or you may click on the *Payment Plan* Tab located at the top of the page.


Enrolling in a Payment Plan


Step 1: Choose a Plan

Our example will be for a Spring Term.

Choose whether you want the 3, 4, or 5 month plan. Then enter the Amount that you want to set up for the Payment Plan in the *Payment Plan Amount* field.

Image E-1

**ENROLL IN A PAYMENT PLAN**
Step 1: Choose a Plan



Term: Spring 2018 Academic Year: 2017 - 2018

Plan Information

Payment Plan Amount	No. of Payments	Start Date	Fee	
\$ <input type="text" value="0.00"/> <i>For this plan, the total amount must be between \$1.00 and \$1,000,000.00</i>	<input checked="" type="radio"/> 5	12/1/2017	\$30.00	View details
	<input type="radio"/> 4	1/1/2018	\$30.00	View details
	<input type="radio"/> 3	2/1/2018	\$30.00	View details

5 Spring Payments - Starting 12/1

Since this plan has already started, payments are due with your enrollment.

Fee is due at time of enrollment.

Special Note: If your Parent/Guardian will be the individual making payments on the Payment Plan, then you must grant them access to your account. This will then provide them their own login that will be connected to your account. They can then follow the same prompts to Enroll in a Payment Plan. Otherwise, if you enter your Parent/Guardian's name in the Payer Information fields while logged in as yourself, it will change the information on your account to your Parent/Guardian's information. Your name and email will be changed to theirs, and you will no longer receive any specific notifications from TMS.

Fill in the appropriate information, then click on "I have read and agree to the Payment Plan Agreement." Then click *Submit*.

Image E-2

Payer Information

Account Holder First Name * M.I. Last Name * *Must be in your name.* Suffix

Country *
United States

Address line 1 * Address line 2

City * State *
VALPARAISO IN - Indiana

Zip *

Preferred email address *

Phone *
Ext.


I have read and agree to the [Payment Plan Agreement](#).

Cancel Submit

Step 2: Payment Method

The system will default to a Yes for Automatic Payments. This means payment will automatically be made on the 1st of each month of your Payment Plan. If you do not want the Automatic Payment, then you may click *No*.

Image E-3




ENROLL IN A PAYMENT PLAN

Step 2: Automatic Payments

1 2 3 ✓

Payment Plan Amount: \$1,000.00 Term: Spring 2018 Academic Year: 2017 - 2018

Enroll in Automatic Payments



Automatic Payments are safe and secure!
Enrolling in Automatic Payments will allow your scheduled payments to be made with no additional work from you. Enroll now and you will not have to worry about late fees, writing paper checks or mailing a bill.

Enroll in Automatic Payments? Yes No

Note: Automatic Payments will commence after the Payment Plan account is active.

**Please note that if you choose *No*, you will need to remember to login each month to make the monthly payment. Until you login to make the payment, you will notice that your account may say, "Delinquent." This is because payment is due the 1st of each month. Once you make your manual payment, your account will change from "Delinquent" to "Active."

- For eCheck you will need the Routing Number and Account Number from either a Checking or Savings Account (Must be a United States Bank Account). This option will automatically debit the amount from your bank.
- For Credit Card, there will be a Service Fee. Before selecting this payment, the system will let you know the amount of Service Fee. A Service Fee will be applicable for a
 - Credit Card
 - Debit Card
 - To avoid a service fee for a Debit Card, choose the eCheck option and enter the appropriate bank information

Image E-4

Select a Payment Method

eCheck

Credit Card
⚠ There is a \$2.99 service fee to use this payment method.

Cancel

To Pay by eCheck—Remember, it must be a United States Bank

- Choose the Account Type
 - Checking
 - Savings
- Enter the Routing Number
- Enter the Account Number
- Re-Enter the Account Number
- Enter your First Name and Last Name

Image E-5

Select a Payment Method

Checking/Savings

Account Holder Name *
[REDACTED]

Account Type * **Routing Number * [Where do I find this?](#)**

Checking [v] []

Account Number * [Where do I find this?](#) **Confirm Account Number ***

[] []

Payment Method Nickname *

[]

We suggest confirming with your financial institution that third-party debits are allowed from the checking or savings account you wish to use to make either a one-time payment or set up automated payments for your payment plan. If you have not confirmed this, as well as the information required to process the payment(s), we cannot confirm the payment(s) made will process successfully. Please be aware that passbook savings, equity lines of credit, and most money market accounts do not allow third-party debits, so we strongly suggest you confirm with your financial institution prior to attempting payments from these types of accounts.

If you chose *Yes* at the Automatic Payment question, you will receive the following Dialogue Box. Click that you have read and agree and then click *Submit*.

If you chose *No* at the Automatic Payment question, you will not receive the following Dialogue Box.

Image E-6

Automatic Payment Start Date

Payments will be automatically deducted in accordance with your payment schedule.

Automatic Payment Start Date
4/1/2018

I have read and agree to the [Automatic Payment Option Terms of Use](#).

Submit

To pay by Credit Card or Debit Card

- Enter the appropriate Card Information

Step 3: Amount to Pay

This is where you will indicate how much you wish to pay at this time.

- **Minimum** (the per monthly rate)
- **Minimum + (number) of Installments**
 - If you wish to pay more than one month's rate
- **Other Amount:** Enter the amount you wish to pay at this time

Image E-7

The screenshot shows a web form for enrolling in a payment plan. At the top left is a calendar icon. The main heading is "ENROLL IN A PAYMENT PLAN" followed by "Amount to Pay" in a larger, bold font. To the right is a progress bar with four steps: 1, 2, 3, and a checkmark. Step 3 is highlighted with a yellow box. Below the heading, three pieces of information are displayed: "Payment Plan Amount: \$1,000.00", "Term: Spring 2018", and "Academic Year: 2017 - 2018". The main instruction is "Select the amount you wish to pay at this time". There are three radio button options: "Minimum" (selected), "Minimum + 1 installment(s)" (with a dropdown menu showing "1"), and "Other Amount:" (with a text input field containing "0"). To the right of these options is a green callout box that says "You've elected to pay \$696.66". At the bottom left, there is a disclaimer: "* Because the selected payment plan has already started, the minimum amount includes a past due amount. The minimum amount is due now."

Based on the amount you choose to pay at this time, it will break down your monthly Payment Plan.

You may click on *Submit* to continue, or *Quit* to stop enrollment in the Payment Plan.

Image E-8

* Because the selected payment plan has already started, the minimum amount includes a past due amount. The minimum amount is due now.

Payments covered by your elected payment amount:

	Payment Type	Due Date	Amount
<input checked="" type="checkbox"/>	Enrollment Fee	Due Now	\$30.00
<input checked="" type="checkbox"/>	Installment	2/1/2018	\$333.33
<input checked="" type="checkbox"/>	Installment	3/1/2018	\$333.33
	Installment	4/1/2018	\$333.34

Fully covered Partially covered

Quit

Submit

*Quitting now will result in an incomplete enrollment.
To activate your Payment Plan Account you must pay
the minimum amount.*

Important Note: Valparaiso University places a Student Account hold on those accounts that have balances of \$1001 or higher. Though you may be on a Payment Plan, anticipated payments are not considered when the hold is placed on the account. It is based on the current activity on that account. Once your balance becomes \$1000 or less, the Student Account hold will be removed. If you are up-to-date on your Payment Plan (Active and not Delinquent), and you are attempting to order a transcript or register for Summer courses while your current balance is \$1001 or higher, please contact the Office of Student Accounts (Student.Accounts@valpo.edu). We will work with you and the appropriate offices regarding your request.

Making a One-Time Payment Outside of the Payment Plan

If you *Make a One Time Payment*, this payment does not apply toward your enrolled Payment Plan. The Payment Plan is pre-figured with the starting balance you indicated, and only the payments assigned to that Payment Plan will reduce the Payment Plan. To make an adjustment to your Payment Plan, refer to the **Adjusting the Payment Plan** section on [page 38](#) of the full tutorial.

Adjusting the Payment Plan

If you would like to adjust your payment plan, please go to the *Payment Plan* Tab. Once there, click on *Adjust Your Payment Plan*.

Image E-9

The screenshot displays the 'Your Payment Plans' section. On the left, there are two plan summaries: 'Spring 2018' and 'Fall 2017'. The Spring 2018 plan has 5 payments starting 12/1, a balance of \$2,547.80, and a next payment on 4/1/2018. The Fall 2017 plan has 3 payments starting 8/1. On the right, there are four action buttons: 'Make a Payment Plan Payment' (with credit card logos), 'Adjust Your Payment Plan', 'Manage Your Payment Plan', and 'View Your TIL' (with a help icon).

Spring 2018	
Plan Name	5 Spring Payments - Starting 12/1
Plan Account	[REDACTED]
Plan Balance	\$2,547.80
Status	Active-Current
Next Payment	4/1/2018

Fall 2017	
Plan Name	3 Fall Payments - Starting 8/1
Plan Account	[REDACTED]

- Make a Payment Plan Payment**
Click here to make a payment plan payment.
Logos: MasterCard, VISA, AMERICAN EXPRESS, DISCOVER
- Adjust Your Payment Plan**
Click here to adjust your plan balance.
- Manage Your Payment Plan**
Click here to view plan account details.
- View Your TIL** ?
Please be sure to allow pop-ups in order to view your statement.

You will then either *Increase by* or *Decrease by* your Payment Plan by the adjusted amount. When adjusting your Payment Plan, please remember to include any previous payments and upcoming assigned payments when you determine the appropriate increase or decrease. You will then enter the amount to *Increase by* or *Decrease by*-not the new total. Your upcoming payments will correctly adjust. Be sure to review the new total before you confirm your adjusted payments.

Manage Your Payment Plan

You may click here to view specific plan details.

View Your TIL

This is where you can view your Federal Truth in Lending (TIL) Disclosure Statement. This will show you various information (such as enrollment fee, amount financed, number of payments, etc) regarding your specific Payment Plan.