HOW TO SIGN UP FOR THE PAYMENT PLAN – PARENT/PAYER VIEW

https://commerce.cashnet.com/cashnet/paymentportal

- New payment plan users can select Tufts University from the drop down menu on the right and click “Continue” to go through the enrollment process. (Please have your Student’s ID number and bank account information ready to submit your payment)
- Returning users may access their payment plan account by logging in under the “Registered Users” section below.

1) New users will have to select what payment plan(s) they are signing up for.

*Note: Although it may appear that you have to pay two $35 fees to sign up for the year, the website will recognize that the actual fee for both plans is $55. This is the amount that will be presented to you in the agreement page.*

**Installment Payment Plans**

- Enroll in both Fall and Spring (10-month Plan) (Optional)
  - Fall 5-Month Payment Plan
    - Total plan amount: $5
    - Number of installments: 5
    - Enrollment fee: $35.00
  - Spring 5-Month Payment Plan
    - Total plan amount: $5
    - Number of installments: 5
    - Enrollment fee: $35.00
- Fall 5-Month Payment Plan
  - Total plan amount: $5
  - Number of installments: 5
  - Enrollment fee: $35.00
- Spring 5-Month Payment Plan
  - Total plan amount: $5
  - Number of installments: 5
  - Enrollment fee: $35.00
2) After selecting the plan(s) you want to enroll in, you will have to provide personal information to complete the enrollment. At this point you will also be asked to enter your student’s ID number. Should you accidentally type the wrong ID number and this ID matches another student, you may cancel the transaction and start over. But you will have to delete this record from your account by clicking “Remove Student” found in your home page.

3) You can still cancel enrollment in the next screen or choose to enroll in only one plan instead. Once selections have been verified, click ‘Continue’.

4) You will be asked to provide the amount that you want to sign up for. You will have to enter two amounts, one for fall and one for spring.
5) After selecting the amount for fall, you will be presented with your payment agreement and terms for the fall budget, as well as your payment schedule. You must agree to these disclosures if you want to sign up for the plan by checking off the box at the bottom of the page and clicking on “Accept.”

### Fall 2018 5-Month Payment Plan

- The total budget amount for this installment plan is $35,500.00.

#### What You Pay Now

- There is an Enrollment Fee of $55.00 to participate in this series of plans. This fee covers your school’s administrative costs associated with the plan, and is in addition to the total budget amount.
- Because you are enrolling after the normal starting date of this plan, you must pay for the installments you have missed, which total $7,100.00.

#### What You Pay Later

Listed below are the dates your installments will be due and the amount due for each installment:

<table>
<thead>
<tr>
<th>Due date</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due 6/15/2018</td>
<td>$7,100.00</td>
</tr>
<tr>
<td>Due 7/15/2018</td>
<td>$7,100.00</td>
</tr>
<tr>
<td>Due 8/15/2018</td>
<td>$7,100.00</td>
</tr>
<tr>
<td>Due 9/15/2018</td>
<td>$7,100.00</td>
</tr>
</tbody>
</table>

Late Charge: If a payment is more than 15 days late, you will be assessed a 10.00 late payment fee.

Please refer to the terms and conditions for information about non-payment, default, and right to accelerate.

#### Terms and Conditions

Please read and indicate your agreement to the following terms and conditions by checking the agreement checkbox below.

- Tuition Payment Plan Terms and Conditions
- I have read the Truth In Lending disclosures presented on this screen, and agree to be bound by the terms and conditions that govern this tuition payment plan.

[View Agreement]  
[Accept]  
[Cancel]

6) You will need to repeat steps 4 & 5 for the spring term budget.

### Spring 2018 5-Month Payment Plan

What is the total amount you want to divide into installments? 3400

[Cancel]  
[Continue]
## Spring 2018 5-Month Payment Plan

The total budget amount for this installment plan is **$34,000.00**.

### What You Pay Later

Listed below are the dates your installments will be due and the amount due for each installment:

<table>
<thead>
<tr>
<th>Due date</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due 10/15/2018</td>
<td>$6,800.00</td>
</tr>
<tr>
<td>Due 11/15/2018</td>
<td>$6,800.00</td>
</tr>
<tr>
<td>Due 12/15/2018</td>
<td>$6,800.00</td>
</tr>
<tr>
<td>Due 1/15/2019</td>
<td>$6,800.00</td>
</tr>
<tr>
<td>Due 2/15/2019</td>
<td>$6,800.00</td>
</tr>
</tbody>
</table>

**Late Charge: If a payment is more than 15 days late, you will be assessed a $10.00 late payment fee.**

Please refer to the terms and conditions for information about non-payment, default, and right to accelerate.

### Terms and Conditions

Please read and indicate your agreement to the following terms and conditions by checking the agreement checkbox below.

- **Tuition Payment Plan Terms and Conditions**
  - The following disclosures, in addition to the details and disclosures provided above, are made to you pursuant to the Truth in Lending Act.
  - I [ ] have read the Truth in Lending disclosures presented on this screen, and agree to be bound by the terms and conditions that govern this tuition payment plan.

[View Agreement]

[Accept]
7) After accepting the terms for the two semesters, you will be provided a combined payment schedule for all 10 payments and the enrollment fee of $55 will be displayed. Click “Accept” to continue.

**Note:** They will not be 10 equal payments unless the budgets are the same amount for each term. **APR rate shown below is not interest, there is no interest charged.** However, Cashnet is required to express the cost of the enrollment fee for the value of your plan for the year as an APR in the disclosures.

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**Fall and Spring**

The total budget amount for this enrollment is **$69,500.00**.

There is an Enrollment Fee of **$55.00** to participate in this series of plans. This fee covers your school’s administrative costs associated with the plan, and is in addition to the total budget amount.

<table>
<thead>
<tr>
<th>ANNUAL PERCENTAGE RATE</th>
<th>FINANCE CHARGE</th>
<th>AMOUNT FINANCED</th>
<th>TOTAL PAYMENTS</th>
<th>TOTAL SALES PRICE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>0.21%</strong></td>
<td><strong>$55.00</strong></td>
<td><strong>$69,500.00</strong></td>
<td><strong>$69,555.00</strong></td>
<td><strong>$69,555.00</strong></td>
</tr>
</tbody>
</table>

Your payment schedule will be:

<table>
<thead>
<tr>
<th>Number of Payments</th>
<th>Amount of Payments</th>
<th>When Payments Are Due</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$7,155.00</td>
<td>05/14/2018</td>
</tr>
<tr>
<td>2</td>
<td>$7,100.00</td>
<td>06/15/2018</td>
</tr>
<tr>
<td>3</td>
<td>$7,100.00</td>
<td>07/15/2018</td>
</tr>
<tr>
<td>4</td>
<td>$7,100.00</td>
<td>08/15/2018</td>
</tr>
<tr>
<td>5</td>
<td>$7,100.00</td>
<td>09/15/2018</td>
</tr>
<tr>
<td>6</td>
<td>$6,800.00</td>
<td>10/15/2018</td>
</tr>
<tr>
<td>7</td>
<td>$6,800.00</td>
<td>11/15/2018</td>
</tr>
<tr>
<td>8</td>
<td>$6,800.00</td>
<td>12/15/2018</td>
</tr>
<tr>
<td>9</td>
<td>$6,800.00</td>
<td>01/15/2019</td>
</tr>
<tr>
<td>10</td>
<td>$6,800.00</td>
<td>02/15/2019</td>
</tr>
</tbody>
</table>
8) You will be asked for additional information about your student and a phone number. When you are done click “Continue” to proceed to the payment screen.

**Fall and Spring**

- **Student’s Date of Birth:** 01/01/1999
- **Student’s Expected Year of Graduation:** 2023
- **Payer’s Phone Number (With dashes):** 8176272000

[Continue]

9) Depending on when you are signing up for the plan, you may be asked to submit a payment(s) at time of enrollment plus the enrollment fee. **Electronic check** is the only option to pay online, you should have your bank account information ready to complete the payment.

**Fall and Spring**

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enrollment Fee</td>
<td>$55.00</td>
</tr>
<tr>
<td>Missed installments</td>
<td>$7,100.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$7,155.00</strong></td>
</tr>
</tbody>
</table>

Which payment method would you like to use to pay this?

- Electronic Check
- I do not want to pay the fee; please cancel my enrollment in the plan.

[Continue]

10) **(Optional)** You will have the opportunity to enroll in automatic payments at this point by following the instructions displayed. You can deactivate ACH payments or sign up for automatic payments at any time through the home screen.

11) Once payment is submitted, you will receive separate emails if an installment(s) was paid at sign up. One will be the receipt for the enrollment fee, and the other will be the receipt for the installment payment. In addition, you will receive an email with a copy of the disclosure for the plan.

**Note:** Some emails will be sent from a Tufts email address and other emails such as payment reminders might come from a Higher One email address as Cashnet is property of Higher One.