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# Payment Plans PLUS

## How To & FAQ

## **WELCOME TO YOUR University of Providence PAYMENT PLANS!**

UP payment plans make it easy to plan, budget and pay tuition payments on-time, interest free and without any surprises. Students and authorized users can enroll in an available plan and make payments via direct debit from your bank account or by using Visa, MasterCard, Discover or AmericanExpress.

### **Your Payment Plan Options:**

Beginning **July 17, 2019**, you can enroll in a payment plan available for the term.

Payments can be made from your bank account (electronic transfer/ACH) or using a credit or debit card.

All payment plans have a \$45.00 enrollment fee. Late payments are subject to a \$20.00 late payment fee.

### **UP Payment Plan Details:**

Enroll between July 17 – August 26, 2019

#### **5 Month Plan**

*August 1, 2019*

*September 1, 2019*

*October 1, 2019*

*November 1, 2019*

*December 1, 2019*

#### **4 Month Plan**

*September 1, 2019*

*October 1, 2019*

*November 1, 2019*

*December 1, 2019*

*Any student who remains enrolled and has not paid in full or signed up for a payment plan by the dates above will be charged a **\$250.00 late payment fee**.*

### **How to sign up for Payment Plans - Students**

1. Login to Argo Express, then choose Student Tab, Student Account, Account Detail for Term and click on the *Payment Plans* tab.
2. From your Payment Plans section you will be able to enroll in any available Payment Plan for which you are eligible for that semester. Please find details instructions below.

## How to sign up for Payment Plans - Parent or Authorized Users

Students must grant parents or other payers' access by setting them up as an Authorized User following the steps below. Authorized users may view student account activity, make payments, and set up payment plans.

- Log into your Argo Express Account, Student Account, Account Detail by Term, Choose Fall 2019 from the drop-down menu. Choose Payment Plan, this will take you to our secure payment portal, which will require you to log in using your Argo Express credential.
- Click the Authorized Users link in the *My Account* menu.
- Click **Add Authorized User** near the bottom of the window.
  - Enter the email address of your authorized user.
  - An automated email including a link, username and temporary password will be sent. Your authorized user will use this information to log in and set up his/her profile.
  - After set up, all authorized users making tuition payments on your behalf will access the system directly through the dedicated Authorized User access.

*\*\*Please be aware that parents or authorized users will not have access to invoices or payment options until they are added to your account. Authorized users will not be able to view any other student information from this access.*

## Separate Authorized Users

If a student has two parents who would each like to pay separately on a plan, it is suggested that the **student** sign up for the plan initially and then give access to each parent as an authorized user. Each parent will pay his or her agreed upon portion of the plan each month.

## Payment Plan Enrollment Step-by-Step Instructions:

### Enrolling in UP Payment Plan

During the enrollment period for payment plans, follow the instructions below:

1. Log into your Argo Express Account
  - a. Click the *Payment Plans* tab
2. Click *Enroll Now*
3. Select the *Term*, review and select an available plan
  - a. Click *Continue*
  - b. You will see a summary of charges and credits that are eligible for the plan
4. Click *Display Payment Schedule*. Payment amounts and due dates will display
  - a. Click *Continue*
5. In the Payment Method list, select the preferred payment method. Options are:
  - a. New Electronic Check
  - b. Credit or debit card
  - c. Previously stored information

***If scheduled payments are required, the \$45.00 enrollment fee will be charged immediately, and monthly payments will automatically post on the due dates.***

6. Read the Payment Plan Agreement
  - a. Click *I Agree*
  - b. Click *Continue*
7. Read the ACH agreement and click the, "*I agree to the above terms and conditions*" box
  - a. Click *Continue*

Additional charges, adjustments or payments on the student account that occur after enrollment in a payment plan may result in an adjustment to your plan. If this occurs, an email will be sent explaining the effect on the payment plan amounts.

### Payment Plans Support number: 833-269-3675

Students and their authorized users can call this dedicated phone line for further assistance during payment plan enrollment, management, as well as for any support needed throughout the semester.

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# FAQ:

**1. What are the University of Providence's Payment Plan(s) offerings?**

Choose between a 5-month plan or a 4-month plan.

**2. What are the enrollment dates for the payment plan offered by UP?**

July 17 – Aug 26, 2019

**3. What payment methods can I use when enrolling in my UP-payment plan?**

You can sign up for a payment plan and pay via ACH (direct debit from your bank account), credit or debit card. You can make a one-time payment as well using the same payment methods.

**4. What fees are charged for enrolling in a [College] Payment Plan that I am eligible for?**

Enrollment fee = \$45.00

Late fee = \$20.00

**5. Does UP charge a credit card service fee if I use my credit card to enroll in a payment plan?**

No

**6. Can I pay by cash if I signed up for a payment plan?**

Payments through any method will reduce your plan amount automatically. Any payment you make to *UP* will go toward your next plan installment.

**7. Can I still enroll in a plan if I have Financial Aid? How does that affect my plan?**

At enrollment, the payment plan is calculated on the balance owed after all payments and/or financial aid credits are deducted from the amount due. Financial aid awarded after the initiation of the plan reduces all installments equally.

**8. When will my payment post to my student account?**

Your payments are posted immediately as soon as a payment is processed successfully.

## 9. Why do I see an amount due for an installment I already paid?

Installments reopen if their due dates have not passed and you have new charges on your student account.

The plan is set up to pay your charges for a number of items, such as tuition, fees, (and books, if you have financial aid). Any time you have new charges for those items, your plan installment amounts will increase. Any time you have payments or other new credits toward those items, your installment amounts will decrease. Balances on UP account recalculate overnight. If you do not see changes right away, check your account again in 24 hours. Monthly installment amounts will not adjust 7 days prior to a payment due date for changes to your account. Your new payment amount will take effect on the following month's payment.

Please note that the UP plan prevents you from making another payment on the same day to prevent overpayment or double payment.

An email notification is sent following each recalculation reflecting the new payment amount. You will also receive a reminder email that your monthly installment is due 3 days prior to the installment due date.

## 10. Can my family or other authorized users have access to my Student Account?

Students may setup authorized users to view their billing information and/or their student bill on his or her behalf. Please note that, in accordance with FERPA, this does not allow the authorized user to view the student's academic records, course schedule, or other personal information. Authorized users may view student account activity, make payments, and set up payment plans.

**Instructions** : Log into the [College Student Account Center by TouchNet] [Insert link here and explain how to navigate to the TouchNet SAC](#), click the 'Authorized User' link in the 'My Account' menu. Click 'Add Authorized User', enter the email address of the authorized user, and you will grant the user permission to view student account information. Click 'Continue' to finalize.

**Students cannot make payments toward a plan set up by an authorized user.** If your authorized user enrolled in the plan, you can see it, but the **authorized user must make the payments.**

## 11. Can my parents both pay on one payment plan?

The student may sign up for the plan themselves and then give access to each parent as an authorized user. Each parent will pay his or her personally agreed upon portion of the plan each month.

## 12. What if I no longer want to attend classes after registration?

You have to withdraw formally from classes. Contact the University of Providence at 406-791-5245 to ensure that you are no longer enrolled and that you are removed from your payment plan. Please do not assume your registration and/or payment plan will be automatically dropped/cancelled for non-payment.

**13. Who do I call with UP payment plan questions?**

You may call support at 1-833-269-3675. Our dedicated Tuition Payment Plan support representatives will be able to answer questions related to your account balance, plan details, installment payment status, plan agreement. They can also change a payment plan amount (if the plan allows it), remove a user-scheduled payment and enroll a user in a plan.