

Monthly Payment Planner

Schreiner University

It's Easy to Enroll in the Monthly Payment Plan

- Use Your Monthly Payment Planner (at right) to determine Your Annual Amount and Your Monthly Payment. Estimate to start. Refer to the back of this planner for estimated costs. As costs or aid are finalized, simply adjust your monthly payment via web, telephone or mail at no cost.
- Refer to Number of Monthly Payments Due (below, right) to learn if any of Your Monthly Payments are now due.
- Complete and detach the enrollment form below. Mail it with your Annual enrollment fee and any monthly payments now due, or use your credit card to enroll and pay at www.afford.com.
- Questions? Need to lower your monthly payment? Read more below or call **1-800-343-0911**.

Lower your monthly payment and reduce loan need with BorrowSmartSM

Paying monthly is the best way to pay. However, if your monthly payment is too high and you're thinking about borrowing, BorrowSmart reduces loan debt and saves you money.

BorrowSmart combines a Monthly Payment Plan with the loan of your choice. It allows you to pay your education bill with minimal loan debt.

You can use any education loan with this unique service.

To learn more about this option or for free education payment advice, call an Education Payment Partner at 1-800-343-0911. You can also visit us online at www.afford.com.

Your Monthly Payment Planner

1. Enter your *estimated* Annual expenses. Refer to the back of this planner.

Tuition	\$	_____.
Room, Board / Meal Plan	+ \$	_____.
Other Fees	+ \$	_____.
Total Annual Expenses	= \$	_____.

2. Enter your *estimated* Annual deductions. Use aid estimates. Do not include work study.

Grants / Scholarships	\$	_____.
Loans Applied For	+ \$	_____.
Deposits Paid	+ \$	_____.
Total Annual Deductions	= \$	_____.

3. Subtract **Total Deductions** from **Total Expenses** to arrive at **Your Annual Payment Plan Amount**. Enter this amount here and on the enrollment form attached below.

\$ _____ Your Annual Payment Plan Amount
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4. Divide **Your Annual Payment Plan Amount** by the Number of Monthly Payments in your plan (provided below). This is **Your Monthly Payment**.

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=	\$	_____.
		Your Monthly Payment

If Your Monthly Payment is affordable, enroll today.
If not, read about BorrowSmartSM.

Number of Monthly Payments Due

10 monthly payments
Due on the 1st of each month from
July 1st to April 1st

IF YOU ENROLL...	# OF MONTHLY PAYMENTS DUE	NEXT MONTHLY PAYMENT IS DUE
...by June 20	0	July 1
June 21 - July 20	1	Aug 1
July 21 - Aug 20	2	Sept 1
Aug 21 - Sept 20	3	Oct 1

Enroll today for lowest payments.

Detach and mail the enrollment form below. Keep the top portion for your records.

SCHREINER UNIVERSITY

Student's Social Security #: - -

11109-01
633

Student's School ID: _____

Payer's Name: _____

Payer's Email: _____ Phone: (____) _____ - _____

Secondary Contact Name: _____

Student's name and payer's address should appear below. If inaccurate, please make corrections.

Your Annual Payment Plan Amount

(from shaded box in Planner)

\$ _____.

Annual Fee Now Due \$ **75.00**

Amount of Monthly Payments

Now Due (Multiply # of Monthly Payments Due x Your Monthly Payment. If no payments are due, enter 0.)

+ \$ _____

Total Amount Now Due = \$ _____

Make check or money order payable in U.S. funds to:
Tuition Management Systems

Please send me an application for:

Automatic monthly deductions from checking/savings

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Schreiner University

Estimated Education Costs

This Monthly Payment Plan is administered for your school by
Tuition Management Systems, PO Box 842722, Boston, MA 02284-2722
www.afford.com 1-800-343-0911