TABLE OF CONTENTS

Login to Your Penn.Pay Account ......................................................1
Select a Payment Plan .................................................................2
Schedule Payment Plan ...............................................................3
Select Payment Method ...............................................................4
Payment Plan Agreement .............................................................5-6
Submit Payment ........................................................................7
Estimated Worksheet .................................................................8
Frequently Asked Questions (FAQ) .............................................9-11
LOGIN TO YOUR PENN.PAY ACCOUNT

- Login to your Penn.Pay account, or if you are new to Penn.Pay, create an account following the instructions on our website. www.srfs.upenn.edu/payment-plan

- Parents: To receive email reminders of Penn Payment Plans, you must log in as an Authorized Users.

- Click on the Payment Plans tab located at the top of the home page to begin enrollment or under your Student Account Summary.

- Click on Enroll Now in Payment Plan.
SELECT PAYMENT PLAN

- In the View Available Plans dropdown list, select the available term plan and click Select.
- Only one term plan is available at a time.

- Review the details of the plan and verify that you wish to continue with the enrollment process.
- Then, click Continue.
SCHEDULE PAYMENT PLAN

- Now, you will be prompted to estimate 4 equal payment amounts making the total or a portion of your family’s contribution for the semester.
- Review your payment schedule. If you are not sure this fits your schedule, click Cancel.
- Otherwise, click Continue.
In the Select Payment Method dropdown list, select one of the Payment Method options and click Select.

Fill in Payment Information, then click Continue.

Automatic payment via ACH (no fee) or credit card (2.85% convenience fee assessed by the vendor, for each monthly transaction) is required.

Note: During the payment plan enrollment, you will be required to enter either a checking/savings account or credit card (2.85% convenience fee per monthly transaction) number that will be used to automatically withdraw funds on your payment plan installment due dates. This payment method you choose is used for the immediate processing of the enrollment. This same method is also used for the remaining scheduled payments of your plan.
PAYMENT PLAN AGREEMENT

- Review Payment Plan Agreement.

- You can View Worksheet, or Print Agreement If you agree to the Payment Plan Agreement click Continue, or, if you do not agree, click Cancel.
PAYMENT PLAN AGREEMENT (CONTINUED)

- If you agree with the terms of the Payment Plan Agreement click Continue, otherwise, click Cancel.
SUBMIT PAYMENT

- You are now set up on the payment plan. If you are ready to make a payment press the Payments link.

- Full amount due of the installment will populate the Payment Amount box.

- Payment Date will default to today's date.
**WORKSHEET**

Please estimate all charges and credits to be included in the payment plan

1. **Estimate cost of Attendance for the Semester**
   - Tuition $ ___________________
   - Fees $ ___________________
   - Housing $ ___________________
   - Dining $ ___________________
   - Books and Supplies $ ___________________
   - Health Insurance $ ___________________
   - Other Misc. Expenses $ ___________________
   - **TOTAL EXPENSES** (A) $ ___________________

2. **Expected Credits** (do not include Work-Study)
   - Scholarships/Grants $ ___________________
   - Loans (student and parent) $ ___________________
   - Other sources $ ___________________
   - **TOTAL CREDITS** (B) $ ___________________

3. **Estimated Semester Balance**
   - Subtract credits from expenses to determine (C) $ ___________________
   - your budget (A minus B)

4. **Monthly Payment Amount**
   - Amount (From 3C) (D) $ ___________________
   - Divide by 4 Months $ ___________________
   - **MONTHLY PAYMENT AMOUNT**

- **Non-refundable enrollment fee per semester** $ 45.00

*Note that amounts budgeted in excess of amounts billed by the University will be refunded to the student on a semester basis.*
Penn.Pay Penn Payment Plan
Frequently Asked Questions (FAQ)

1. What is the Penn Payment Plan?
   a. The Penn Payment Plan is a voluntary, interest-free, installment plan designed for families who prefer to pay all, or part of, their educational expenses in equal installments over the semester. The plan has a $45 non-refundable enrollment fee and is available in the Fall and Spring semesters.

2. Who is eligible to participate?
   a. All currently enrolled Penn students.

3. Who is not eligible to participate?
   a. Not available for students enrolled in summer courses.

4. What time frame does the Payment Plan cover?
   a. The 4-pay plan runs from July through October for the Fall semester and December through March for the Spring semester.

   Only one active payment plan is available per student per semester

   NOTE: Outstanding balances from prior terms must be paid in full and cannot be considered when determining the budget amount.

5. When can I enroll in the Payment Plan?
   a. Fall semester-Enrollment opens May 14th and closes July 10th
   b. Spring semester-Enrollment opens October 15th and closes December 10th

6. How do students/parents enroll in the Penn Payment Plan?
   a. Click here to login to the Penn.Pay site using your PennKey and password to setup your payment accounts. You must invite your authorized other payers. For detailed instructions on how to use the new site, please review the Penn.Pay Student User Guide.

      Select the “Payment Plans” tab

      Select “Enroll Now”

      Choose the correct term and click “Select” (Only one term at a time is available)

      Click “Continue” and follow the prompts to complete the payment plan enrollment

   Parents/Other Payers: Once you receive your invitation from your student, click here to set up your new account. Please share this information with your student. It is required that students invite payers.

   Enrollment is online only and payments are made online only through Penn.Pay.
7. When are monthly payments due?
   a. Payments are due on the 15th of each month (see schedule below). A non-refundable enrollment fee of $45 per semester is due at the time of enrollment. *

<table>
<thead>
<tr>
<th>Due Dates</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Fall Semester</strong></td>
<td><strong>Spring Semester</strong></td>
</tr>
<tr>
<td>July 15</td>
<td>December 15</td>
</tr>
<tr>
<td>August 15</td>
<td>January 15</td>
</tr>
<tr>
<td>September 15</td>
<td>February 15</td>
</tr>
<tr>
<td>October 15</td>
<td>March 15</td>
</tr>
</tbody>
</table>

*There are no Late Enrollment Fees. Automatic payment via ACH (no fee) or credit card (2.85% convenience fee assessed by the vendor) is required. A $30.00 fee will be assessed for all returned ACH payments (posted directly to the student’s account).

8. Can multiple payments be submitted at the same time?
   a. Yes, there are no restrictions on the number of payments that can be made.

9. When will payments be applied to the student’s account?
   a. Once a payment plan is set up, the student will receive four memos on their student account (in the form of a temp credit). Each month, when a payment is made, the memo will be replaced with the actual payment amount received on the student’s account.

10. My parents want to split the cost of my student bill, can they each set up a payment plan?
    a. No, the payment plan software only allows one plan per student. The student may set up the payment plan and each parent may make payments through Penn.Pay (they must be an authorized other payer in Penn.Pay).

11. How do I make changes or cancel the plan?
    a. To make a change to the budgeted amount or cancel the plan, please contact us at budgetpl@pobox.upenn.edu.

    You are responsible for any balances due after the plan has been modified or canceled.

**NOTE: ALL CANCELLATIONS AND/OR CHANGES MUST BE SUBMITTED IN WRITING.**

12. During the enrollment process, when I try to save my payment method, I am getting an error message that this information already exists. What does this mean?
    a. This indicates that your banking information was previously saved in eServices during a previous payment session. You may select your saved payment method from the drop down menu of payment options.

13. What routine email notifications will I receive regarding my Payment Plan?
    a. You will receive an email notification in the following instances:
i. Prior to an installment amount being due.
ii. When a payment is not made by the due date.
iii. To confirm payment has been made.

Other administrative messages may also be sent regarding your payment plan.

14. What happens if I miss an installment payment?
   a. If you fail to make an installment payment according to the payment plan agreement, your payment plan may be terminated.